

Insurance Regulatory Commission of Sri Lanka

APRIL 2018

**INDUSTRY HANDBOOK
2016**

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1. (a) Reinstated audited figures (up to year 2015)
(b) Provisional figures
2. Reinsurance premium income represents the compulsory cession of reinsurance premium of General Insurance Business ceded to NITF.
3. Financial Statements of crop and loan protection scheme operated by NITF have been eliminated from the computation of insurance industry's statistics since 2014.
4. AIA General Insurance Lanka Limited and Janashakthi General Insurance Limited have been amalgamated in 2016.
5. Solflogic Life Insurance PLC was formerly known as Asian Alliance Insurance PLC.
6. Asian Alliance General Insurance Limited was acquired by Fairfax Asia Limited in year 2015 and known as Fairfirst Insurance limited.
7. Union General Limited has been amalgamated with Fairfirst Insurance Limited with effect from 28th February 2017.
8. AIG Insurance Limited has not been required to submit RBC returns to IBSL.
9. NITF has not submitted RBC returns in the year 2016.

1. Company - wise Gross Written Premium and Market Share - Long Term Insurance Business & General Insurance Business - 2016

Insurer	2016 (b)					
	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	10,103,915	-	10,103,915	15.91	-	7.07
AIG	-	(279)	(279)	-	(0.00)	(0.00)
Allianz Gen.	-	4,247,691	4,247,691	-	5.34	2.97
Allianz Life	1,040,272	-	1,040,272	1.64	-	0.73
Amana Life	843,899	-	843,899	1.33	-	0.59
Amana Gen.	-	1,474,186	1,474,186	-	1.85	1.03
Arpico	745,386	-	745,386	1.17	-	0.52
Softlogic Life	5,635,701	-	5,635,701	8.88	-	3.94
Fairfirst	-	2,361,614	2,361,614	-	2.97	1.65
Ceylinco Life	15,027,600	-	15,027,600	23.67	-	10.51
Ceylinco Gen.	-	15,276,512	15,276,512	-	19.22	10.69
Continental	-	3,087,793	3,087,793	-	3.89	2.16
Cooplife	462,159	-	462,159	0.73	-	0.32
Cooperative Gen.	-	2,420,130	2,420,130	-	3.05	1.69
HNB Life	3,554,078	-	3,554,078	5.60	-	2.49
HNB Gen.	-	2,982,385	2,982,385	-	3.75	2.09
Janashakthi Life	2,943,963	-	2,943,963	4.64	-	2.06
Janashakthi Gen.	-	10,137,864	10,137,864	-	12.76	7.09
LIC	474,312	-	474,312	0.75	-	0.33
LOLC Life	1,896,558	-	1,896,558	2.99	-	1.33
LOLC Gen.	-	3,096,834	3,096,834	-	3.90	2.17
MBSL	235,533	972,976	1,208,509	0.37	1.22	0.85
Orient	-	810,728	810,728	-	1.02	0.57
People's	-	4,121,918	4,121,918	-	5.19	2.88
Sanasa	367,649	414,294	781,943	0.58	0.52	0.55
SLIC	11,893,640	15,177,984	27,071,624	18.73	19.10	18.94
Union Life	8,270,751	-	8,270,751	13.03	-	5.78
Union General	-	6,561,571	6,561,571	-	8.26	4.59
NITF	-	6,329,318	6,329,318	-	7.96	4.43
Total	63,495,416	79,473,520	142,968,936	100	100	100

2. Company-wise Gross Written Premium and Market Share of Long Term Insurance Business -2012 to 2016

Insurer	2012		2013		2014		2015(a)		2016(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	6,495,863	17.33	6,863,047	16.47	7,266,574	16.29	8,433,333	15.71	10,103,915	15.91
Allianz Life	532,142	1.42	828,790	1.99	823,456	1.85	919,144	1.71	1,040,272	1.64
Amana Life	364,759	0.97	542,986	1.30	679,029	1.52	928,294	1.73	843,899	1.32
Arpico	101,900	0.27	206,494	0.50	297,439	0.67	482,447	0.90	745,386	1.17
Softlogic life	2,034,084	5.43	2,520,283	6.05	3,048,148	6.84	4,091,042	7.62	5,635,701	8.87
Ceylinco Life	10,829,470	28.90	11,122,906	26.69	12,002,524	26.91	13,456,828	25.06	15,027,600	23.67
Cooplif	312,056	0.83	337,623	0.81	402,046	0.90	494,598	0.92	462,159	0.73
HNB Life	1,500,028	4.00	2,014,547	4.83	2,342,867	5.25	2,788,715	5.19	3,554,078	5.60
Janashakthi Life	2,025,075	5.40	2,193,662	5.26	2,170,419	4.87	2,550,782	4.75	2,943,963	4.64
LIC	303,344	0.81	322,268	0.77	348,767	0.78	386,885	0.72	474,312	0.75
LOLC Life	106,238	0.28	274,798	0.66	592,422	1.33	1,209,578	2.25	1,896,558	2.99
MBSL	192,780	0.51	251,720	0.60	294,299	0.66	203,235	0.38	235,533	0.37
Sanasa	203,616	0.54	283,975	0.68	260,867	0.58	311,434	0.58	367,649	0.58
SLIC	7,369,031	19.66	8,397,718	20.15	8,121,159	18.21	10,470,079	19.50	11,893,640	18.73
Union Life	5,106,323	13.63	5,515,063	13.23	5,945,499	13.33	6,964,390	12.97	8,270,751	13.03
Total	37,476,709	100	41,675,880	100	44,595,516	100	53,690,783	100	63,495,416	100
Growth Rate (%)	6.58		11.20		7.01		20.40		18.26	

3. Company-wise Gross Written Premium and Market Share of General Insurance Business -2012 to 2016

Insurer	2012		2013		2014(a)		2015(a)		2016 (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.	2,143,252	4.03	2,428,675	4.17	2,655,577	4.34	3,297,840	4.76	-	-
AIG	819,448	1.54	880,060	1.51	414,805	0.68	3,141	0.00	(279)	(0.00)
Allianz Gen.	1,397,127	2.63	1,964,907	3.37	2,723,406	4.45	3,244,844	4.68	4,247,691	5.34
Amana Gen.	1,125,838	2.12	1,432,135	2.46	1,285,418	2.10	1,438,732	2.08	1,474,186	1.85
Fairfirst	1,133,240	2.13	1,556,386	2.67	1,638,126	2.68	1,908,901	2.76	2,361,614	2.97
Ceylinco Gen.	10,434,917	19.61	10,311,479	17.69	11,431,680	18.68	12,921,561	18.65	15,276,512	19.22
Continental	1,545,225	2.90	1,330,515	2.28	1,761,747	2.88	2,309,413	3.33	3,087,793	3.89
Cooperative Gen.	1,135,011	2.13	1,272,941	2.18	1,358,932	2.22	1,691,705	2.44	2,420,130	3.05
HNB Gen.	1,635,306	3.07	1,767,361	3.03	2,182,915	3.57	2,577,224	3.72	2,982,385	3.75
Janashakthi Gen.	5,773,429	10.85	6,318,626	10.84	6,491,556	10.61	7,406,160	10.69	10,137,864	12.76
LOLC Gen.	1,295,133	2.43	1,485,521	2.55	1,815,486	2.97	2,476,961	3.58	3,096,834	3.90
MBSL	1,049,147	1.97	1,132,789	1.94	961,225	1.57	1,159,208	1.67	972,976	1.22
Orient	308,547	0.58	355,001	0.61	491,127	0.80	746,935	1.08	810,728	1.02
People's	2,795,448	5.25	3,085,041	5.29	3,286,063	5.37	3,637,404	5.25	4,121,918	5.19
Sanasa	308,142	0.58	322,592	0.55	344,041	0.56	349,527	0.50	414,294	0.52
SLIC	12,359,188	23.23	12,549,763	21.53	12,113,994	19.79	13,583,222	19.61	15,177,984	19.10
Union Gen.	4,436,052	8.34	5,116,966	8.78	4,950,741	8.09	5,557,189	8.02	6,561,571	8.26
NITF	3,518,528	6.61	4,973,357	8.53	5,295,759	8.65	4,961,413	7.16	6,329,318	7.96
Total	53,212,979	100	58,284,115	100	61,202,598	100.00	69,271,380	100	79,473,520	100
Growth Rate (%)	13.39		9.53		5.01		13.18		14.73	

4. Company-wise analysis of Total Assets

Insurer	2015 (a)						2016(b)					
	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)	%	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	45,957,291				45,957,291	9.85	46,320,851				46,320,851	8.79
AIA Gen.		5,987,146		-	5,987,146	1.28						
AIG		205,104		-	205,104	0.04		124,979			124,979	0.02
Allianz Gen.		4,106,848		-	4,106,848	0.88		5,211,062			5,211,062	0.99
Allianz Life	1,947,125			-	1,947,125	0.42	2,571,072				2,571,072	0.49
Amana Gen.		2,603,687			2,603,687	0.56		2,869,633			2,869,633	0.54
Amana Life	2,405,537				2,405,537	0.52	2,726,295				2,726,295	0.52
Arpico	1,160,691			-	1,160,691	0.25	1,592,136				1,592,136	0.30
Softlogic Life	9,814,621				9,814,621	2.10	9,917,606				9,917,606	1.88
Fairfirst		2,489,014		-	2,489,014	0.53		2,945,827			2,945,827	0.56
Ceylinco Gen.		19,634,062		-	19,634,062	4.21		23,406,292			23,406,292	4.44
Ceylinco Life	80,235,165				80,235,165	17.19	96,458,087				96,458,087	18.30
Continental		2,636,838		-	2,636,838	0.56		3,584,797			3,584,797	0.68
Cooperative Gen.		3,049,379		-	3,049,379	0.65		3,761,264			3,761,264	0.71
Cooplife	1,714,017			-	1,714,017	0.37	1,799,701				1,799,701	0.34
HNB Life	10,022,562			-	10,022,562	2.15	12,199,440				12,199,440	2.31
HNB Gen.		2,777,034		-	2,777,034	0.60		3,492,537			3,492,537	0.66
Janashakthi Life	19,323,791			-	19,323,791	4.14	19,049,957				19,049,957	3.61
Janashakthi Gen.		12,331,132		-	12,331,132	2.64		21,322,088			21,322,088	4.04
LIC	2,050,066			-	2,050,066	0.44	2,270,553				2,270,553	0.43
LOLC Gen.		3,100,033		-	3,100,033	0.66		4,068,265			4,068,265	0.77
LOLC Life	1,943,775				1,943,775	0.42	2,806,697				2,806,697	0.53
MBSL	539,232	1,386,401		-	1,925,633	0.41	604,563	1,086,971			1,691,534	0.32
NITF		8,417,578	3,604,151	-	12,021,729	2.58		11,903,131	5,915,066		17,818,197	3.38
Orient		1,108,327		-	1,108,327	0.24		1,713,218			1,713,218	0.32
People's		6,642,095		-	6,642,095	1.42		6,718,278			6,718,278	1.27
Sanasa	1,492,252	644,100		-	2,136,352	0.46	1,932,832	521,765			2,454,597	0.47
SLIC	103,093,318	64,641,960		787,813	166,947,465	35.77	109,732,183	67,308,495		107,503	176,933,175	33.56
Union Life	31,013,818				31,013,818	6.65	35,693,463				35,693,463	6.77
Union Gen.		9,416,163		-	9,416,163	2.02		15,706,231			15,706,231	2.98
Total	312,713,263	151,176,901	3,604,151	787,813	466,706,502	100	345,675,436	175,744,833	5,915,066	107,503	527,227,831	100

5. Distribution of Total Assets of Major Financial Institutions

Financial Institutions	Distribution of Assets									
	2012		2013		2014		2015		2016	
	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%
Banking Sector	6,377.0	70.3	7,187.5	69.6	8,442.0	70.3	9,503.7	68.7	10,575.8	68.6
Other Deposit Taking Financial Institutions	621.2	6.9	756.4	7.3	857	7.1	1044.2	7.5	1246.7	8.1
Specialized Financial Institutions	310.4	3.4	378	3.7	441	3.7	557.8	4.0	522.8	3.4
Contractual Savings Institutions	1,429.6	15.8	1,632.5	15.8	1,853.6	15.4	2,257.5	16.3	2,537.2	16.5
Insurance Companies	323.0	3.6	365.8	3.6	421.1 (a)	3.5	466.7(a)	3.4	527.2(b)	3.4
Total	9,061.2	100	10,320.2	100	12,015.0	100	13,830.8	100	15,411.4	100

Source: Central Bank of Sri Lanka

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

Note: Crop Levy collected by NITF has been eliminated from computations since 2014

6. Total Shareholders' Funds of Insurance Companies

Insurer	2015 (a)			2016 (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	6,362,871	4.67	511,922	56,493	4,792,569	4,849,062	5,360,984	3.90
AIA Gen.	1,930,279	1.42						
AIG	(168,098)	(0.12)	812,215	-	(751,090)	(751,090)	61,125	0.04
Allianz Gen.	986,717	0.72	500,000	(48,646)	522,117	473,471	973,471	0.71
Allianz Life	214,407	0.16	739,624	-	(586,985)	(586,985)	152,638	0.11
Amana Takaful	1,693,459	1.24	1,860,001	34,332	(116,495)	(82,163)	1,777,838	1.29
Amana Life	515,594	0.38	500,000	2,169	23,950	26,119	526,119	0.38
Arpico	647,253	0.48	675,565	-	18,245	18,245	693,810	0.50
SoftLogic Life	2,437,935	1.79	1,062,500	(1,323,611)	2,223,278	899,667	1,962,167	1.43
Fairfirst	585,389	0.43	1,400,000	268	(583,701)	(583,433)	816,567	0.59
Ceylinco Gen.	7,882,870	5.79	500,200	7,309,493	981,376	8,290,869	8,791,069	6.40
Ceylinco Life	9,446,370	6.94	500,001	7,408,075	4,003,752	11,411,827	11,911,828	8.67
Continental	1,032,611	0.76	750,000	(12,438)	456,972	444,534	1,194,534	0.87
Cooperative Gen.	1,515,717	1.11	1,115,368	164,043	385,947	549,990	1,665,358	1.21
Cooplife	537,746	0.39	500,000	(33,081)	(10,717)	(43,798)	456,202	0.33
HNB Life	2,511,343	1.84	1,171,875	(194,481)	1,897,936	1,703,455	2,875,330	2.09
HNB Gen.	922,601	0.68	1,150,000	(4,966)	(173,306)	(178,272)	971,728	0.71
Janashakthi Life	7,756,986	5.70	4,853,752	(285,436)	3,498,673	3,213,237	8,066,989	5.87
Janashakthi Gen.	4,485,180	3.29	5,878,017	1,175,220	902,885	2,078,105	7,956,122	5.79
LIC	683,448	0.50	500,000	(30,195)	184,840	154,645	654,645	0.48
LOLC Gen.	811,870	0.60	700,000	-	311,703	311,703	1,011,703	0.74
LOLC Life	262,770	0.19	800,000	(34)	(216,696)	(216,730)	583,270	0.42
MBSL	333,209	0.24	1,080,022	(14,412)	(973,711)	(988,123)	91,899	0.07
NITF	8,654,939	6.36			7,887,578	7,887,578	7,887,578	5.74
Orient	517,290	0.38	825,000	-	(207,455)	(207,455)	617,545	0.45
People's	2,250,995	1.65	1,350,000	-	1,278,367	1,278,367	2,628,367	1.91
Sanasa	850,573	0.62	1,042,846	(3,409)	328,180	324,771	1,367,617	1.00
SLIC	63,677,120	46.77	6,000,000	29,342,669	23,400,384	52,635,550	58,635,550	42.67
Union Life	3,464,928	2.54	1,000,000	817,003	2,049,189	2,866,192	3,866,192	2.81
Union Gen.	3,346,435	2.46	3,131,949	(128,660)	844,014	715,354	3,847,303	2.80
Total	136,150,806	100	40,910,856	44,230,396	52,371,798	96,494,691	137,405,547	100

7. Concentration of Assets as at 31st December 2015 and 2016 - Long Term Insurance Business

Type of Asset	2015(a)		2016(b)	
	Rs.'000	%	Rs.'000	%
Government Debt Securities	137,144,420	43.86	162,232,470	46.93
Equities	47,794,233	15.28	43,034,584	12.45
Corporate Debt	52,284,234	16.72	71,374,515	20.65
Land & Buildings	7,595,272	2.43	9,825,371	2.84
Deposits	39,231,457	12.55	28,243,650	8.17
Unit Trusts	2,393,458	0.77	1,939,392	0.56
Policy Loans	5,349,620	1.71	5,878,223	1.70
Other Assets	18,377,218	5.87	20,681,724	5.99
Cash and cash equivalents	2,543,353	0.81	2,465,505	0.71
Total	312,713,263	100	345,675,434	100

**Investments made in Insurance subsidiaries amounted to Rs. 6.8 million also included in the equity investments.*

**8. Company - wise Concentration of Assets as at 31st December 2016 -
Long Term Insurance Business**

(All Figures in Rs. '000)

Type of Asset	AIA	Allianz Life	Amana Life	Arpico	Softlogic Life	Ceylinco	Cooplife	HNBA
Government Debt Securities	19,088,223	1,759,101	292,368	625,454	4,136,781	45,467,193	633,724	5,717,253
Equities	1,649,654	-	115,048	-	2,326,981	1,836,554	874	233,270
Investments in Subsidiaries	-	-	-	-	-	-	-	-
Investments in Associates	-	-	-	-	-	-	-	-
Corporate Debt	14,093,663	19,494	576,032	403,356	1,554,430	24,056,961	481,814	2,526,087
Land & Buildings	89,180	-	-	-	-	8,134,500	130,681	-
Deposits	6,917,238	129,475	1,378,963	216,593	200,095	7,090,295	76,524	1,520,519
Unit Trusts	-	23,479	46,265	-	-	-	273,847	7,200
Reinsurance receivable	86,771	37,228	2,251	-	85,940	41,298	10,848	54,814
Policy Loans	1,170,444	-	-	111,826	158,306	1,378,955	19,144	119,941
Premium receivable from policyholders and intermediaries	388,759	16,943	27,199	-	92,318	214,604	17,141	6,805
Intangible Assets	-	-	-	-	13,236	-	-	60,882
Property Plant and Equipments	229,168	10,772	17,335	-	485,013	730,135	88,598	112,150
Other Loans	-	-	-	-	-	-	9,437	193,030
Other Assets	2,318,407	574,580	150,309	130,625	631,952	6,923,336	47,324	1,536,685
Cash and cash equivalents	289,344	-	120,526	104,282	232,554	584,255	9,746	110,803
Total	46,320,851	2,571,072	2,726,295	1,592,136	9,917,607	96,458,087	1,799,701	12,199,438

**8. Company - wise Concentration of Assets as at 31st December 2016 -
Long Term Insurance Business (Cont..)**

(All Figures in Rs. `000)

Type of Asset	Janashakthi	LIC	LOLC Life	MBSL	Sanasa	SLIC	Union Life	Total
Government Debt Securities	4,499,886	1,326,643	2,458,333	458,069	774,412	53,763,895	21,231,135	162,232,470
Equities	579,332	220,898	-	-	98,047	23,272,969	3,521,728	33,855,355
Investments in Subsidiaries	6,840,000	-	-	-	103,569	-	-	6,943,569
Investments in Associates	-	-	-	-	400	1,457,914	777,346	2,235,660
Corporate Debt	3,751,269	130,337	32,536	16,974	208,761	18,058,754	5,464,048	71,374,515
Land & Buildings	22,600	-	-	-	44,000	61,343	1,343,067	9,825,371
Deposits	1,563,183	213,113	63,052	58,917	464,414	7,720,923	630,345	28,243,650
Unit Trusts	721,746	31,694	-	27,300	45,466	762,396	-	1,939,392
Reinsurance receivable	14,302	-	5,557	12,959	18,738	107,268	178,181	656,156
Policy Loans	-	187,619	451	4,622	39,587	1,820,152	867,177	5,878,223
Premium receivable from policyholders and intermediaries	29,859	7,990	27,407	10,905	-	429,440	246,800	1,516,169
Intangible Assets	-	-	-	-	2,209	-	-	76,327
Property Plant and Equipments	-	24,287	92,720	1,767	40,203	-	244,620	2,076,768
Other Loans	-	-	13,183	-	-	-	-	215,651
Other Assets	831,365	106,820	44,179	13,022	54,671	1,967,595	809,784	16,140,654
Cash and cash equivalents	196,415	21,152	69,280	28	38,355	309,534	379,232	2,465,505
Total	19,049,957	2,270,553	2,806,697	604,563	1,932,832	109,732,183	35,693,463	345,675,434

9. Concentration of Assets of General Insurance Business and Shareholders - 2015 & 2016

Type of Asset	2015(a)		2016 (b)	
	Rs.'000	%	Rs.'000	%
Government Debt Securities	37,945,076	25.10	40,023,689	22.77
Equities	18,993,893	12.56	17,521,219	9.97
Investments in Subsidiaries	19,735,494	13.05	21,011,584	11.96
Investments in Associates	128,090	0.08	138,448	0.08
Corporate Debt	8,875,048	5.87	11,653,728	6.63
Land & Buildings	9,205,309	6.09	11,929,216	6.79
Deposits	14,252,282	9.43	10,991,819	6.25
Unit Trusts	1,830,044	1.21	1,142,394	0.65
Investments in Gold	2,491	0.00	2,706	0.00
Reinsurance receivable	6,994,637	4.63	19,656,806	11.18
Mortgage Loans	300,000	0.20	300,115	0.17
Premium receivable from policyholders and intermediaries	15,067,357	9.97	17,623,296	10.03
Intangible Assets	215,625	0.14	156,586	0.09
Property Plant and Equipments	3,923,283	2.60	4,725,025	2.69
Other Loans	109,348	0.07	417,174	0.24
Deferred tax assets	102,314	0.07	966,268	0.55
Other Assets	11,096,164	7.34	14,979,476	8.52
Cash and cash equivalentents	2,400,448	1.59	2,505,284	1.43
Total	151,176,903	100	175,744,834	100

**10. Company-wise Concentration of Assets of General Insurance Business
(Including Shareholders) - 2016**

(All Figures in Rs. '000)

Type of Asset	AIG	Allianz Gen.	Amana Gen.	Ceylinco Gen.	Continental	Cooperative Gen.	Fairfirst	HNB Gen.	Janashakthi Gen.
Government Debt Securities	102,315	1,918,290	208,121	5,787,981	568,726	709,436	1,832,955	863,632	3,541,252
Equities	-	-	1,074,847	938,660	10,146	15,590	-	54,848	1,908,752
Investments in Subsidiaries	-	-	-	-	-	-	-	-	-
Investments in Associates	-	-	-	-	-	-	-	-	-
Corporate Debt	-	16,185	105,013	1,274,606	771,219	841,859	-	540,391	3,193,065
Land & Buildings	-	-	78,500	1,699,940	-	520,000	-	-	-
Deposits	-	48,015	538,745	1,210,828	504,498	347,179	-	438,975	806,096
Unit Trusts	-	23,479	-	370,538	179,799	-	-	4,132	306,886
Investments in Gold	-	-	-	2,706	-	-	-	-	-
Reinsurance receivable	19,417	1,044,035	175,104	3,831,541	382,455	74,352	54,527	439,912	2,558,827
Policy Loans	-	-	-	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-	-	-	300,115
Premium receivable from policyholders and intermediaries	-	1,573,724	328,235	3,598,402	680,602	431,933	647,802	616,489	2,601,904
Intangible Assets	-	-	-	-	-	-	-	-	-
Property Plant and Equipments	2,384	148,898	82,050	1,268,887	71,052	241,942	40,586	49,211	1,793,382
Other Loans	-	-	-	270,037	-	-	-	147,137	-
Deffered tax Assets	-	-	-	966,268	-	-	-	-	-
Other Assets	863	317,141	237,533	2,085,839	375,366	508,162	278,263	188,855	4,104,973
Cash and cash equivalents	-	121,294	41,484	100,059	40,934	70,812	91,694	148,955	206,835
Total	124,979	5,211,063	2,869,633	23,406,293	3,584,797	3,761,264	2,945,827	3,492,537	21,322,088

**10. Company-wise Concentration of Assets of General Insurance Business
(Including Shareholders) - 2016 (Cont..)**

(All Figures in Rs. '000)

Type of Asset	LOLC Gen.	MBSL	NITF	Orient	People's	Sanasa	SLIC	Union Gen.	Total
Government Debt Securities	2,565,012	362,626	7,798,656	602,379	1,686,017	110,474	7,807,055	3,558,762	40,023,689
Equities	-	8,905	-	-	327,269	121,158	13,009,624	51,419	17,521,219
Investments in Subsidiaries	-	-	-	-	-	-	19,735,494	1,276,090	21,011,584
Investments in Associates	-	-	-	-	-	-	138,448	-	138,448
Corporate Debt	58,741	50,787	-	-	1,818,035	21,933	2,034,771	927,123	11,653,728
Land & Buildings	-	-	-	-	-	12,000	9,618,776	-	11,929,216
Deposits	90,500	123,961	-	525,175	1,566,216	35,851	4,615,356	140,423	10,991,819
Unit Trusts	-	7,282	-	-	48,353	-	201,924	-	1,142,394
Investments in Gold	-	-	-	-	-	-	-	-	2,706
Reinsurance receivable	498,077	128,266	2,600,000	282,004	104,505	37,834	1,807,645	5,618,306	19,656,806
Policy Loans	-	-	-	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-	-	-	300,115
Premium receivable from policyholders and intermediaries	597,689	200,767	865,227	152,112	724,191	47,833	2,627,885	1,928,500	17,623,296
Intangible Assets	-	-	-	-	-	-	156,586	-	156,586
Property Plant and Equipments	18,080	61,311	43,515	24,651	21,388	63,879	685,272	108,537	4,725,025
Other Loans	-	-	-	-	-	-	-	-	417,174
Deffered Assets	-	-	-	-	-	-	-	-	966,268
Other Assets	79,636	143,066	398,549	92,061	283,968	55,115	4,699,595	1,130,492	14,979,476
Cash and cash equivalents	160,530	-	197,184	34,836	138,336	15,688	170,063	966,579	2,505,284
Total	4,068,265	1,086,971	11,903,131	1,713,218	6,718,278	521,765	67,308,494	15,706,231	175,744,834

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business

(All Figures in Rs. '000)

Industry		Long-term Insurance Business										
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life								
				Participating			Non Participating		Linked Long-term Business		Total	
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed			
				1	2	3	4	5	6	7	8	9
(2+5+9)						(3+4)				(6+7+8)		
Assets												
1	Goodwill		2,759	-	2,759	-	-	-	-	-	-	-
2	Intangible Assets		1,175,480	-	1,072,845	32,690	69,946	102,636	-	-	-	-
3	Deferred Expenses		415,041	-	176,631	-	238,410	238,410	-	-	-	-
4	Property Plant and Equipment		9,854,773	-	1,837,276	4,042,985	3,974,512	8,017,497	-	-	-	-
5	Investment Property		1,862,600	-	1,254,000	312,981	295,619	608,600	-	-	-	-
6	Investment in Subsidiaries		11,350,829	(107,503)	11,350,829	-	-	-	-	-	-	-
	6.1 Investment in segregated company		8,870,915	-	8,870,915	-	-	-	-	-	-	-
	6.2 Investment in other companies		2,479,914	(107,503)	2,479,914	-	-	-	-	-	-	-
7	Investment in Associates		438,394	-	395,404	13,858	29,132	42,990	-	-	-	-
	7.1 Investment in segregated company		-	-	-	-	-	-	-	-	-	-
	7.2 Investment in other companies		438,394	-	395,404	13,858	29,132	42,990	-	-	-	-
8	Financial Investments (total of lines 9 to 12)		296,266,894	-	26,163,477	145,775,728	114,304,111	260,079,839	464,237	148,085	9,411,256	10,023,578
9	HTM Financial Assets		128,758,738	-	1,918,834	81,516,882	45,291,834	126,808,716	31,188	-	-	31,188
10	Loans and receivables		70,824,517	-	12,472,093	19,413,591	33,575,047	52,988,638	305,023	148,085	4,910,678	5,363,786
11	AFS Financial Assets		83,867,633	-	10,456,157	40,150,490	32,715,933	72,866,423	128,026	-	417,028	545,054
12	Financial Assets at Fair Value through Profit and Loss		12,816,006	-	1,316,393	4,694,764	2,721,298	7,416,062	-	-	4,083,550	4,083,550
13	Outstanding policy loans		6,008,187	-	-	3,213,899	2,794,288	6,008,187	-	-	-	-
14	Reinsurance Receivables		667,062	-	-	195,789	465,382	661,171	5,183	-	707	5,890
15	Premium Receivables		1,556,061	-	(15)	767,587	763,972	1,531,559	2,486	-	22,031	24,517
16	Other Assets		12,700,652	(1,802,451)	6,635,064	5,753,622	1,971,981	7,725,603	10,445	154	131,836	142,435
17	Deferred Acquisition Cost		-	(24,159)	-	-	24,159	24,159	-	-	-	-
18	Cash and Cash Equivalents		3,376,703	-	498,009	759,263	2,026,031	2,785,295	22,268	32	71,099	93,399
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)		345,675,435	(1,934,113)	49,386,280	160,868,403	126,957,543	287,825,946	504,619	148,271	9,636,929	10,289,819
Equity and Liabilities												
Liabilities												
20	Insurance Contract Liabilities		273,269,363	-	-	147,340,859	115,960,515	263,301,374	260,081	148,118	9,559,789	9,967,989
21	Employee Benefits		705,449	-	440,375	77,024	188,050	265,075	-	-	-	-
22	Reinsurance Payable		830,939	-	-	211,294	579,999	791,293	33,960	-	5,686	39,646
23	Deferred Revenue		500,730	-	-	339,200	158,350	497,550	3,180	-	-	3,180
24	Interest bearing liabilities		3,175,649	-	29,810	132,253	3,013,585	3,145,838	-	-	-	-
25	Other Liabilities		15,978,613	(1,826,610)	1,357,632	8,948,146	7,220,721	16,168,867	207,118	153	71,453	278,724
26	Total Liabilities (Total of Lines 20 to 25)		294,460,743	(1,826,610)	1,827,817	157,048,777	127,121,221	284,169,997	504,339	148,271	9,636,929	10,289,539
Shareholder's equity												
27	Stated Capital		13,593,605	-	13,593,605	-	-	-	-	-	-	-
28	Other Reserves		18,164,055	-	10,425,377	6,770,861	967,538	7,738,399	280	-	-	280
29	Revaluation reserves		1,427,097	-	723,690	257,957	445,450	703,407	-	-	-	-
30	Retained Earnings		18,029,935	(107,503)	22,815,792	(3,209,191)	(1,576,666)	(4,785,857)	-	-	-	-
31	Total Shareholders' Equity (27 to 30)		51,214,692	(107,503)	47,558,463	3,819,626	(163,678)	3,655,949	280	-	-	280
32	Total Liabilities and Shareholders' Equity (26+31)		345,675,435	(1,934,113)	49,386,280	160,868,403	126,957,543	287,825,946	504,619	148,271	9,636,929	10,289,819

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

AIA Life											
Line		Company	Elimination of interfund balances	Shareholders	Long-term Insurance Business						
					Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
(2+5+9)				(3+4)				(6+7+8)			
	Assets										
1	Goodwill	-		-						-	
2	Intangible Assets	957,855		957,855						-	
3	Deferred Expenses	238,410		-	238,410	238,410				-	
4	Property Plant and Equipment	229,169		229,169						-	
5	Investment Property	-		-						-	
6	Investment in Subsidiaries	1,000	-	1,000				-	-	-	
	6.1 Investment in segregated company	-		-						-	
	6.2 Investment in other companies	1,000		1,000						-	
7	Investment in Associates	-	-	-				-	-	-	
	7.1 Investment in segregated company	-		-						-	
	7.2 Investment in other companies	-		-						-	
8	Financial Investments (total of lines 9 to 12)	41,748,778	-	3,904,921	-	32,332,723	32,332,723	168,841	148,085	5,194,208	5,511,134
9	HTM Financial Assets	-		-				-	-	-	-
10	Loans and receivables	24,564,422		2,670,435		17,989,791	17,989,791	168,841	148,085	3,587,270	3,904,196
11	AFS Financial Assets	15,577,418		1,234,486		14,342,932	14,342,932			-	-
12	Financial Assets at Fair Value through Profit and Loss	1,606,938		-		-	-			1,606,938	1,606,938
13	Outstanding policy loans	1,170,444		-		1,170,444	1,170,444			-	-
14	Reinsurance Receivables	86,771		-		81,878	81,878	4,893		-	4,893
15	Premium Receivables	388,759		-		388,759	388,759			-	-
16	Other Assets	1,210,321	(54,774)	779,531		469,714	469,714	1,309	154	14,387	15,850
17	Deferred Acquisition Cost	-	(24,159)	-		24,159	24,159			-	-
18	Cash and Cash Equivalents	289,344		42,773		238,692	238,692	7,757	32	90	7,879
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	46,320,851	(78,933)	5,915,249	-	34,944,779	34,944,779	182,800	148,271	5,208,685	5,539,756
	Equity and Liabilities										
	Liabilities										
20	Insurance Contract Liabilities	38,430,651		-		33,011,108	33,011,108	76,331	148,118	5,195,094	5,419,543
21	Employee Benefits	188,425		188,425		-	-			-	-
22	Reinsurance Payable	36,866		-		18,961	18,961	17,905		-	17,905
23	Deferred Revenue	14,246		-		11,066	11,066	3,180		-	3,180
24	Interest bearing liabilities	-		-		-	-			-	-
25	Other Liabilities	2,289,679	(78,933)	365,840		1,903,644	1,903,644	85,384	153	13,591	99,128
26	Total Liabilities (Total of Lines 20 to 25)	40,959,867	(78,933)	554,265	-	34,944,779	34,944,779	182,800	148,271	5,208,685	5,539,756
	Shareholder's equity										
27	Stated Capital	511,922		511,922							-
28	Other Reserves	(15,603)		(15,603)							-
29	Revaluation reserves	72,096		72,096							-
30	Retained Earnings	4,792,569		4,792,569							-
31	Total Shareholders' Equity (27 to 30)	5,360,984	-	5,360,984	-	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	46,320,851	(78,933)	5,915,249	-	34,944,779	34,944,779	182,800	148,271	5,208,685	5,539,756

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Allianz Life		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
	(2+5+9)					(3+4)				(6+7+8)	
	Assets										
1	Goodwill	-									
2	Intangible Assets	2,230	2,230								
3	Deferred Expenses	176,631	176,631								
4	Property Plant and Equipment	8,542	8,542								
5	Investment Property	-									
6	Investment in Subsidiaries	-	-								
	6.1 Investment in segregated company	-									
	6.2 Investment in other companies	-									
7	Investment in Associates	-	-								
	7.1 Investment in segregated company	-									
	7.2 Investment in other companies	-									
8	Financial Investments (total of lines 9 to 12)	2,187,143	-	-	-	1,931,549	1,931,549	-	-	255,593	255,593
9	HTM Financial Assets	-									
10	Loans and receivables	149,593	-			149,593	149,593				
11	AFS Financial Assets	2,037,550	-			1,781,957	1,781,957			255,593	255,593
12	Financial Assets at Fair Value through Profit and Loss	-									
13	Outstanding policy loans	-									
14	Reinsurance Receivables	37,228	-			36,521	36,521			707	707
15	Premium Receivables	16,943	-			16,943	16,943				
16	Other Assets	111,140	-			111,140	111,140				
17	Deferred Acquisition Cost	-									
18	Cash and Cash Equivalents	31,213				24,313	24,313			6,900	6,900
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,571,070	-	187,404	-	2,120,466	2,120,466	-	-	263,200	263,200
	Equity and Liabilities										
	Liabilities										
20	Insurance Contract Liabilities	2,183,603				1,928,026	1,928,026			255,577	255,577
21	Employee Benefits	6,410	6,410								
22	Reinsurance Payable	53,926				48,239	48,239			5,686	5,686
23	Deferred Revenue	-									
24	Interest bearing liabilities	-									
25	Other Liabilities	174,493	28,356			144,201	144,201			1,937	1,937
26	Total Liabilities (Total of Lines 20 to 25)	2,418,432	-	34,766	-	2,120,466	2,120,466	-	-	263,200	263,200
	Shareholder's equity										
27	Stated Capital	739,624	739,624								
28	Other Reserves	-									
29	Revaluation reserves	-									
30	Retained Earnings	(586,985)	(586,985)								
31	Total Shareholders' Equity (27 to 30)	152,638	-	152,638	-	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	2,571,070	-	187,404	-	2,120,466	2,120,466	-	-	263,200	263,200

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

Amana Life		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
				1	2	3	4	5	6	7
		(2+5+9)		3	4	(3+4)	6	7	8	(6+7+8)
Assets										
1	Goodwill	-				-				-
2	Intangible Assets	23,680	23,680			-				-
3	Deferred Expenses	-				-				-
4	Property Plant and Equipment	17,335	17,335			-				-
5	Investment Property	-				-				-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company									
	6.2 Investment in other companies									
7	Investment in Associates	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company									
	7.2 Investment in other companies									
8	Financial Investments (total of lines 9 to 12)	2,410,940	-	441,425	578,784	-	578,784	48,068	-	1,342,662
9	HTM Financial Assets	-					-			-
10	Loans and receivables	2,249,627	441,425	535,249		535,249	48,068	-	1,224,885	1,272,953
11	AFS Financial Assets	46,265		24,596		24,596	-	-	21,669	21,669
12	Financial Assets at Fair Value through Profit and Loss	115,048		18,939		18,939	-	-	96,109	96,109
13	Outstanding policy loans	-				-				-
14	Reinsurance Receivables	2,251		2,251		2,251				-
15	Premium Receivables	27,199		11,809		11,809	2,486		12,904	15,390
16	Other Assets	124,364	(110,858)	86,339	55,710	55,710			93,173	93,173
17	Deferred Acquisition Cost	-				-				-
18	Cash and Cash Equivalents	120,526		31,166	14,957	14,957	10,373		64,031	74,404
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,726,295	(110,858)	599,945	663,510	-	663,510	60,927	-	1,512,770
Equity and Liabilities										
Liabilities										
20	Insurance Contract Liabilities	2,068,383			557,785	557,785	44,872		1,465,726	1,510,599
21	Employee Benefits	4,504		4,504		-				-
22	Reinsurance Payable	31,660			15,605	15,605	16,055			16,055
23	Deferred Revenue	-				-				-
24	Interest bearing liabilities	6,201		6,201		-				-
25	Other Liabilities	89,428	(110,858)	63,122	90,121	90,121			47,044	47,044
26	Total Liabilities (Total of Lines 20 to 25)	2,200,176	(110,858)	73,826	663,510	-	663,510	60,927	-	1,512,770
Shareholder's equity										
27	Stated Capital	500,000		500,000		-				-
28	Other Reserves	-				-				-
29	Revaluation reserves	2,169		2,169		-				-
30	Retained Earnings	23,950		23,950		-				-
31	Total Shareholders' Equity (27 to 30)	526,119	-	526,119	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	2,726,295	(110,858)	599,945	663,510	-	663,510	60,927	-	1,512,770

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Arpico		Long-term Insurance Business									
Line		Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)			(3+4)			(6+7+8)			
Assets											
1	Goodwill	-						-			-
2	Intangible Assets	-						-			-
3	Deferred Expenses	-						-			-
4	Property Plant and Equipment	21,851				21,851		21,851			-
5	Investment Property	-						-			-
6	Investment in Subsidiaries	-	-	-		-		-	-	-	-
	6.1 Investment in segregated company										
	6.2 Investment in other companies										
7	Investment in Associates	-	-	-		-		-	-	-	-
	7.1 Investment in segregated company										
	7.2 Investment in other companies										
8	Financial Investments (total of lines 9 to 12)	1,245,401	-	459,167	-	786,234		786,234	-	-	-
9	HTM Financial Assets	-						-			-
10	Loans and receivables	770,903		459,167		311,736		311,736			-
11	AFS Financial Assets	474,498				474,498		474,498			-
12	Financial Assets at Fair Value through Profit and Loss	-						-			-
13	Outstanding policy loans	111,826				111,826		111,826			-
14	Reinsurance Receivables	10,907				10,907		10,907			-
15	Premium Receivables	39,891				39,891		39,891			-
16	Other Assets	57,978		20,874		37,104		37,104			-
17	Deferred Acquisition Cost	-						-			-
18	Cash and Cash Equivalents	104,282		272,168		(167,887)		(167,887)			-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,592,136	-	752,209	-	839,927		839,927	-	-	-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	778,524				778,524		778,524			-
21	Employee Benefits	3,663				3,663		3,663			-
22	Reinsurance Payable	30,244				30,244		30,244			-
23	Deferred Revenue	-						-			-
24	Interest bearing liabilities	-						-			-
25	Other Liabilities	85,895		58,399		27,496		27,496			-
26	Total Liabilities (Total of Lines 20 to 25)	898,326	-	58,399	-	839,927		839,927	-	-	-
Shareholder's equity											
27	Stated Capital	675,565		675,565				-			-
28	Other Reserves	-						-			-
29	Revaluation reserves	-						-			-
30	Retained Earnings	18,245		18,245				-			-
31	Total Shareholders' Equity (27 to 30)	693,810	-	693,810	-	-		-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	1,592,136	-	752,209	-	839,927		839,927	-	-	-

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Softlogic Life		Long-term Insurance Business									
Line		Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)				(3+4)				(6+7+8)	
Assets											
1	Goodwill	-					-			-	
2	Intangible Assets	13,236	5,427		7,809	7,809				-	
3	Deferred Expenses	-				-				-	
4	Property Plant and Equipment	485,013	60,652	219,187	205,174	424,362				-	
5	Investment Property	-				-				-	
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	
	6.1 Investment in segregated company										
	6.2 Investment in other companies										
7	Investment in Associates	-	-	-	-	-	-	-	-	-	
	7.1 Investment in segregated company										
	7.2 Investment in other companies										
8	Financial Investments (total of lines 9 to 12)	8,218,287	-	1,349,077	4,552,062	2,317,148	6,869,210	-	-	-	
9	HTM Financial Assets	233,041		233,041	-	233,041				-	
10	Loans and receivables	482,520		-	482,520	482,520				-	
11	AFS Financial Assets	6,973,740	1,349,077	4,319,021	1,305,643	5,624,663				-	
12	Financial Assets at Fair Value through Profit and Loss	528,985		-	528,985	528,985				-	
13	Outstanding policy loans	158,306		158,306		158,306				-	
14	Reinsurance Receivables	85,940		13,108	72,832	85,940				-	
15	Premium Receivables	92,318	(15)	70,662	21,671	92,333				-	
16	Other Assets	631,952	232,033	959,785	(559,865)	399,919				-	
17	Deferred Acquisition Cost	-				-				-	
18	Cash and Cash Equivalents	232,554	467	177,616	54,471	232,087				-	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	9,917,607	-	1,647,641	6,150,726	2,119,239	8,269,966	-	-	-	
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	6,629,617	-	5,073,641	1,555,976	6,629,617				-	
21	Employee Benefits	73,436	21,444	39,789	12,203	51,992				-	
22	Reinsurance Payable	139,263		9,747	129,516	139,263				-	
23	Deferred Revenue	-				-				-	
24	Interest bearing liabilities	131,466	12,160	91,305	28,001	119,306				-	
25	Other Liabilities	981,659	(1,138,480)	1,471,003	649,137	2,120,139				-	
26	Total Liabilities (Total of Lines 20 to 25)	7,955,440	-	(1,104,876)	6,685,484	2,374,832	9,060,317	-	-	-	
Shareholder's equity											
27	Stated Capital	1,062,500		1,062,500		-				-	
28	Other Reserves	(1,348,514)	(547,869)	(548,481)	(252,164)	(800,645)				-	
29	Revaluation reserves	24,903		24,903	-	24,903				-	
30	Retained Earnings	2,223,278	2,237,886	(11,180)	(3,429)	(14,609)				-	
31	Total Shareholders' Equity (27 to 30)	1,962,167	-	2,752,517	(534,758)	(255,593)	(790,351)	-	-	-	
32	Total Liabilities and Shareholders' Equity (26+31)	9,917,607	-	1,647,641	6,150,726	2,119,239	8,269,966	-	-	-	

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

Ceylinco Life											
Line		Company	Elimination of interfund balances	Shareholders	Long-term Insurance Business						
					Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)			(3+4)			(6+7+8)			
Assets											
1	Goodwill	2,759		2,759			-			-	
2	Intangible Assets	-					-			-	
3	Deferred Expenses	-					-			-	
4	Property Plant and Equipment	7,068,635		1,132,575	3,170,438	2,765,622	5,936,060			-	
5	Investment Property	1,796,000		1,210,000	312,981	273,019	586,000			-	
6	Investment in Subsidiaries	1,021,000	-	1,021,000	-	-	-	-	-	-	
	6.1 Investment in segregated company						-			-	
	6.2 Investment in other companies	1,021,000		1,021,000			-			-	
7	Investment in Associates	437,994	-	395,004	13,858	29,132	42,990	-	-	-	
	7.1 Investment in segregated company						-			-	
	7.2 Investment in other companies	437,994		395,004	13,858	29,132	42,990			-	
8	Financial Investments (total of lines 9 to 12)	77,496,112	-	6,254,156	36,201,949	34,800,800	71,002,749	-	-	239,207	239,207
9	HTM Financial Assets	64,552,885		1,696,364	29,198,704	33,657,817	62,856,521				-
10	Loans and receivables	11,580,661		4,425,896	6,071,232	985,010	7,056,242		98,523	98,523	
11	AFS Financial Assets	1,204,176		131,897	788,141	144,373	932,513		139,766	139,766	
12	Financial Assets at Fair Value through Profit and Loss	158,391		-	143,872	13,600	157,472		918	918	
13	Outstanding policy loans	1,378,955			705,004	673,951	1,378,955				-
14	Reinsurance Receivables	41,298			1,227	40,071	41,298				-
15	Premium Receivables	214,604			164,294	41,183	205,477		9,127	9,127	
16	Other Assets	6,416,476		2,896,096	2,393,934	1,109,095	3,503,029		17,351	17,351	
17	Deferred Acquisition Cost	-					-				-
18	Cash and Cash Equivalents	584,255		1,392	123,276	459,587	582,863				-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	96,458,088	-	12,912,983	43,086,961	40,192,460	83,279,421	-	-	265,685	265,685
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	78,258,243			41,725,815	36,266,743	77,992,558		265,685	265,685	
21	Employee Benefits	94,222				94,222	94,222				-
22	Reinsurance Payable	25,837			950	24,887	25,837				-
23	Deferred Revenue	486,484			339,200	147,284	486,484				-
24	Interest bearing liabilities	2,980,013				2,980,013	2,980,013				-
25	Other Liabilities	2,701,462		1,001,155	1,020,996	679,311	1,700,307				-
26	Total Liabilities (Total of Lines 20 to 25)	84,546,260	-	1,001,155	43,086,961	40,192,460	83,279,421	-	-	265,685	265,685
Shareholder's equity											
27	Stated Capital	500,001		500,001			-				-
28	Other Reserves	7,311,591		7,311,591			-				-
29	Revaluation reserves	96,483		96,483			-				-
30	Retained Earnings	4,003,752		4,003,752			-				-
31	Total Shareholders' Equity (27 to 30)	11,911,828	-	11,911,828	-	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	96,458,088	-	12,912,983	43,086,961	40,192,460	83,279,421	-	-	265,685	265,685

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Cooplife		Long-term Insurance Business										
Line		Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
					1	2	3	4	5	6	7	8
		(2+5+9)			3	4	5	6	7	8	9	(6+7+8)
Assets												
1	Goodwill	-	-	-	-	-	-	-				-
2	Intangible Assets	180	-	-	180	-	180					-
3	Deferred Expenses	-	-	-	-	-	-					-
4	Property Plant and Equipment	219,279	-	88,598	130,681	-	130,681					-
5	Investment Property	-	-	-	-	-	-					-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company	-	-	-	-	-	-					-
	6.2 Investment in other companies	-	-	-	-	-	-					-
7	Investment in Associates	-	-	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company	-	-	-	-	-	-					-
	7.2 Investment in other companies	-	-	-	-	-	-					-
8	Financial Investments (total of lines 9 to 12)	1,466,782	-	495,209	464,142	507,430	971,572	-	-	-	-	-
9	HTM Financial Assets	-	-	-	-	-	-					-
10	Loans and receivables	450,871	-	279,018	46,229	125,624	171,853					-
11	AFS Financial Assets	741,190	-	14,640	344,744	381,806	726,550					-
12	Financial Assets at Fair Value through Profit and Loss	274,720	-	201,551	73,169	-	73,169					-
13	Outstanding policy loans	19,144	-	-	19,144	-	19,144					-
14	Reinsurance Receivables	10,848	-	-	10,848	-	10,848					-
15	Premium Receivables	17,141	-	-	17,141	-	17,141					-
16	Other Assets	56,581	-	-	56,581	-	56,581					-
17	Deferred Acquisition Cost	-	-	-	-	-	-					-
18	Cash and Cash Equivalents	9,747	-	-	9,747	-	9,747					-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,799,701	-	583,807	708,464	507,430	1,215,894	-	-	-	-	-
Equity and Liabilities												
Liabilities												
20	Insurance Contract Liabilities	1,215,895	-	-	708,465	507,430	1,215,895					-
21	Employee Benefits	9,069	-	9,069	-	-	-					-
22	Reinsurance Payable	20,200	-	-	808	19,392	20,200					-
23	Deferred Revenue	-	-	-	-	-	-					-
24	Interest bearing liabilities	-	-	-	-	-	-					-
25	Other Liabilities	98,335	-	59,345	34,953	4,037	38,990					-
26	Total Liabilities (Total of Lines 20 to 25)	1,343,499	-	68,414	744,226	530,859	1,275,085	-	-	-	-	-
Shareholder's equity												
27	Stated Capital	500,000	-	500,000	-	-	-					-
28	Other Reserves	(61,379)	-	(2,188)	(35,762)	(23,429)	(59,191)					-
29	Revaluation reserves	28,298	-	28,298	-	-	-					-
30	Retained Earnings	(10,717)	-	(10,717)	-	-	-					-
31	Total Shareholders' Equity (27 to 30)	456,202	-	515,393	(35,762)	(23,429)	(59,191)	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	1,799,701	-	583,807	708,464	507,430	1,215,894	-	-	-	-	-

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. `000)

HNB Life		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
				1	2	3	4	5	6	7
	(2+5+9)					(3+4)				(6+7+8)
Assets										
1	Goodwill	-	-	-	-	-	-	-	-	-
2	Intangible Assets	60,882	60,882	-	-	-	-	-	-	-
3	Deferred Expenses	-	-	-	-	-	-	-	-	-
4	Property Plant and Equipment	112,150	112,150	-	-	-	-	-	-	-
5	Investment Property	-	-	-	-	-	-	-	-	-
6	Investment in Subsidiaries	1,150,000	1,150,000	-	-	-	-	-	-	-
	6.1 Investment in segregated company	1,150,000	1,150,000	-	-	-	-	-	-	-
	6.2 Investment in other companies	-	-	-	-	-	-	-	-	-
7	Investment in Associates	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company	-	-	-	-	-	-	-	-	-
	7.2 Investment in other companies	-	-	-	-	-	-	-	-	-
8	Financial Investments (total of lines 9 to 12)	10,197,360	-	1,845,943	3,356,354	4,995,063	8,351,418	-	-	-
9	HTM Financial Assets	174,025	-	-	174,025	174,025	174,025	-	-	-
10	Loans and receivables	4,808,003	1,429,563	614,248	2,764,191	3,378,440	-	-	-	-
11	AFS Financial Assets	5,095,601	416,380	2,622,374	2,056,847	4,679,221	-	-	-	-
12	Financial Assets at Fair Value through Profit and Loss	119,732	-	119,732	-	119,732	-	-	-	-
13	Outstanding policy loans	119,941	-	101,156	18,785	119,941	-	-	-	-
14	Reinsurance Receivables	54,814	-	4,863	49,951	54,814	-	-	-	-
15	Premium Receivables	6,805	-	2,929	3,876	6,805	-	-	-	-
16	Other Assets	386,685	217,857	73,803	95,025	168,828	-	-	-	-
17	Deferred Acquisition Cost	-	-	-	-	-	-	-	-	-
18	Cash and Cash Equivalents	110,803	10,902	-	99,901	99,901	-	-	-	-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	12,199,440	-	3,397,734	3,539,105	5,262,601	8,801,706	-	-	-
Equity and Liabilities										
Liabilities										
20	Insurance Contract Liabilities	8,634,394	-	3,551,665	5,082,729	8,634,394	-	-	-	-
21	Employee Benefits	50,883	50,883	-	-	-	-	-	-	-
22	Reinsurance Payable	39,395	-	988	38,407	39,395	-	-	-	-
23	Deferred Revenue	-	-	-	-	-	-	-	-	-
24	Interest bearing liabilities	-	-	-	-	-	-	-	-	-
25	Other Liabilities	599,438	280,390	107,456	211,592	319,048	-	-	-	-
26	Total Liabilities (Total of Lines 20 to 25)	9,324,110	-	331,273	3,660,109	5,332,728	8,992,837	-	-	-
Shareholder's equity										
27	Stated Capital	1,171,875	1,171,875	-	-	-	-	-	-	-
28	Other Reserves	(194,481)	(3,350)	(121,004)	(70,127)	(191,131)	-	-	-	-
29	Revaluation reserves	-	-	-	-	-	-	-	-	-
30	Retained Earnings	1,897,936	1,897,936	-	-	-	-	-	-	-
31	Total Shareholders' Equity (27 to 30)	2,875,330	-	3,066,461	(121,004)	(70,127)	(191,131)	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	12,199,440	-	3,397,734	3,539,105	5,262,601	8,801,706	-	-	-

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

Janashakthi Life		Long-term Insurance Business									
Line		Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)			3	4	5	6	7	8	9
		(2+5+9)			3	4	5	6	7	8	9
Assets											
1	Goodwill	-					-				-
2	Intangible Assets	-					-				-
3	Deferred Expenses	-					-				-
4	Property Plant and Equipment	-					-				-
5	Investment Property	-					-				-
6	Investment in Subsidiaries	6,840,000	-	6,840,000	-	-	-	-	-	-	-
	6.1 Investment in segregated company	6,840,000	-	6,840,000	-	-					
	6.2 Investment in other companies	-									
7	Investment in Associates	-	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company	-									
	7.2 Investment in other companies	-									
8	Financial Investments (total of lines 9 to 12)	10,883,199	-	1,304,603	1,664,339	7,914,256	9,578,595	-	-	-	-
9	HTM Financial Assets	-					-				-
10	Loans and receivables	6,353,943		1,304,603	548,685	4,500,655	5,049,339				-
11	AFS Financial Assets	3,721,195		-	1,115,655	2,605,541	3,721,195				-
12	Financial Assets at Fair Value through Profit and Loss	808,060		-	-	808,060	808,060				-
13	Outstanding policy loans	105,697		-	-	105,697	105,697				-
14	Reinsurance Receivables	14,302		-	1,534	12,767	14,302				-
15	Premium Receivables	29,859		-	2,383	27,476	29,859				-
16	Other Assets	664,329		514,797	46,437	103,094	149,532				-
17	Deferred Acquisition Cost	-		-	-	-	-				-
18	Cash and Cash Equivalents	192,283		1,607	5,416	185,260	190,676				-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	18,729,668	-	8,661,008	1,720,111	8,348,550	10,068,660	-	-	-	-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	9,670,085		-	1,700,147	7,969,938	9,670,085				-
21	Employee Benefits	145,965		145,965	-	-	-				-
22	Reinsurance Payable	45,765		-	2,504	43,261	45,765				-
23	Deferred Revenue	-		-	-	-	-				-
24	Interest bearing liabilities	51,484		11,450	34,496	5,538	40,034				-
25	Other Liabilities	749,381		151,169	68,541	529,671	598,212				-
26	Total Liabilities (Total of Lines 20 to 25)	10,662,680	-	308,584	1,805,687	8,548,409	10,354,096	-	-	-	-
Shareholder's equity											
27	Stated Capital	4,853,752		4,853,752	-	-	-				-
28	Other Reserves	(285,436)		-	(85,577)	(199,859)	(285,436)				-
29	Revaluation reserves	-		-	-	-	-				-
30	Retained Earnings	3,498,673		3,498,673	-	-	-				-
31	Total Shareholders' Equity (27 to 30)	8,066,989	-	8,352,424	(85,577)	(199,859)	(285,436)	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	18,729,668	-	8,661,008	1,720,111	8,348,550	10,068,660	-	-	-	-

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

NIC Line		Company	Elimination of interfund balances	Sharehold- ers	Long-term Insurance Business						
					Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
(2+5+9)	2	3	4	(3+4)	6	7	8	(6+7+8)			
	Assets										
1	Goodwill	-					-			-	
2	Intangible Assets	-					-			-	
3	Deferred Expenses	-					-			-	
4	Property Plant and Equipment	-					-			-	
5	Investment Property	22,600				22,600	22,600			-	
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	
	6.1 Investment in segregated company	-								-	
	6.2 Investment in other companies	-								-	
7	Investment in Associates	-	-	-	-	-	-	-	-	-	
	7.1 Investment in segregated company	-								-	
	7.2 Investment in other companies	-								-	
8	Financial Investments (total of lines 9 to 12)	232,218	-	-	31,105	201,113	232,218	-	-	-	
9	HTM Financial Assets	-					-			-	
10	Loans and receivables	54,301			28,414	25,886	54,301			-	
11	AFS Financial Assets	177,918		-	2,691	175,227	177,918			-	
12	Financial Assets at Fair Value through Profit and Loss	-		-	-	-	-			-	
13	Outstanding policy loans	44,849		-	44,768	81	44,849			-	
14	Reinsurance Receivables	-		-			-			-	
15	Premium Receivables	-					-			-	
16	Other Assets	16,490			6,755	9,734	16,490			-	
17	Deferred Acquisition Cost	-					-			-	
18	Cash and Cash Equivalents	4,132			4,111	21	4,132			-	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	320,289	-	-	86,740	233,549	320,289	-	-	-	
	Equity and Liabilities										
	Liabilities										
20	Insurance Contract Liabilities	238,747		-	12,349	226,398	238,747			-	
21	Employee Benefits	-			-	-	-			-	
22	Reinsurance Payable	-		-			-			-	
23	Deferred Revenue	-		-	-	-	-			-	
24	Interest bearing liabilities	6,486			6,453	33	6,486			-	
25	Other Liabilities	75,056			67,938	7,119	75,056			-	
26	Total Liabilities (Total of Lines 20 to 25)	320,289	-	-	86,740	233,549	320,289	-	-	-	
	Shareholder's equity										
27	Stated Capital	-			-	-	-			-	
28	Other Reserves	-		-			-			-	
29	Revaluation reserves	-		-	-	-	-			-	
30	Retained Earnings	-			-	-	-			-	
31	Total Shareholders' Equity (27 to 30)	-	-	-	-	-	-	-	-	-	
32	Total Liabilities and Shareholders' Equity (26+31)	320,289	-	-	86,740	233,549	320,289	-	-	-	

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

LIC		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
				1	2	3	4	5	6	7
	(2+5+9)					(3+4)				(6+7+8)
	Assets									
1	Goodwill	-								
2	Intangible Assets	46	46							
3	Deferred Expenses	-								
4	Property Plant and Equipment	24,243	14,506	9,737		9,737				
5	Investment Property	-								
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company	-								
	6.2 Investment in other companies	-								
7	Investment in Associates	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company	-								
	7.2 Investment in other companies	-								
8	Financial Investments (total of lines 9 to 12)	1,922,683	-	513,008	879,773	529,902	1,409,675	-	-	-
9	HTM Financial Assets	1,121,879	222,470	791,596	107,813	899,409				
10	Loans and receivables	360,770	115,090		245,680	245,680				
11	AFS Financial Assets	187,443	81,678	84,462	21,303	105,765				
12	Financial Assets at Fair Value through Profit and Loss	252,591	93,770	3,715	155,106	158,821				
13	Outstanding policy loans	187,618		88,096	99,522	187,618				
14	Reinsurance Receivables	-								
15	Premium Receivables	7,990		7,990		7,990				
16	Other Assets	106,820		95,163	11,657	106,820				
17	Deferred Acquisition Cost	-								
18	Cash and Cash Equivalents	21,152		10,784	10,368	21,152				
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,270,552	-	527,560	1,091,543	651,450	1,742,993	-	-	-
	Equity and Liabilities									
	Liabilities									
20	Insurance Contract Liabilities	1,554,315		960,862	593,453	1,554,315				
21	Employee Benefits	306	306							
22	Reinsurance Payable	-								
23	Deferred Revenue	-								
24	Interest bearing liabilities	-								
25	Other Liabilities	61,286		34,260	27,026	61,286				
26	Total Liabilities (Total of Lines 20 to 25)	1,615,907	-	306	995,122	620,479	1,615,601	-	-	-
	Shareholder's equity									
27	Stated Capital	500,000	500,000							
28	Other Reserves	(30,195)	(30,195)							
29	Revaluation reserves	-								
30	Retained Earnings	184,840	57,448	96,421	30,971	127,392				
31	Total Shareholders' Equity (27 to 30)	654,645	-	527,253	96,421	30,971	127,392	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	2,270,552	-	527,560	1,091,543	651,450	1,742,993	-	-	-

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

LOLC Life		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
	(2+5+9)			3	4	(3+4)	6	7	8	(6+7+8)	
Assets											
1	Goodwill	-									-
2	Intangible Assets	20,515	20,515								-
3	Deferred Expenses	-									-
4	Property Plant and Equipment	72,204	72,204								-
5	Investment Property	-									-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company	-									-
	6.2 Investment in other companies	-									-
7	Investment in Associates	-	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company	-									-
	7.2 Investment in other companies	-									-
8	Financial Investments (total of lines 9 to 12)	2,553,920	-	10,224	297,121	2,246,575	2,543,696	-	-	-	-
9	HTM Financial Assets	-									-
10	Loans and receivables	1,004,235	1,101	198,724	804,410	1,003,134					-
11	AFS Financial Assets	1,549,685	9,123	98,397	1,442,165	1,540,562					-
12	Financial Assets at Fair Value through Profit and Loss	-									-
13	Outstanding policy loans	451		451		451					-
14	Reinsurance Receivables	5,557		82	5,475	5,557					-
15	Premium Receivables	27,407		4,686	22,721	27,407					-
16	Other Assets	57,361	(474,788)	478,606	2,328	51,215	53,543				-
17	Deferred Acquisition Cost	-									-
18	Cash and Cash Equivalents	69,280	2,855	275	66,149	66,424					-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,806,696	(474,788)	584,406	304,944	2,392,135	2,697,079	-	-	-	-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	1,857,343			288,441	1,568,902	1,857,343				-
21	Employee Benefits	4,771				4,771	4,771				-
22	Reinsurance Payable	58,782			2,126	56,656	58,782				-
23	Deferred Revenue	-									-
24	Interest bearing liabilities	-									-
25	Other Liabilities	302,530	(474,788)	1,136	14,377	761,807	776,183				-
26	Total Liabilities (Total of Lines 20 to 25)	2,223,426	(474,788)	1,136	304,944	2,392,135	2,697,079	-	-	-	-
Shareholder's equity											
27	Stated Capital	800,000		800,000							-
28	Other Reserves	(34)		(34)							-
29	Revaluation reserves	-									-
30	Retained Earnings	(216,696)		(216,696)							-
31	Total Shareholders' Equity (27 to 30)	583,270	-	583,270	-	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	2,806,696	(474,788)	584,406	304,944	2,392,135	2,697,079	-	-	-	-

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

MBSL		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			Total
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	
				1	2	3	4	5	6	
		(2+5+9)		3	4	(3+4)	6	7	8	(6+7+8)
Assets										
1	Goodwill	-								-
2	Intangible Assets	-								-
3	Deferred Expenses	-								-
4	Property Plant and Equipment	1,767		109	1,658	1,767				-
5	Investment Property	-								-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company	-								
	6.2 Investment in other companies	-								
7	Investment in Associates	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company	-								
	7.2 Investment in other companies	-								
8	Financial Investments (total of lines 9 to 12)	561,260	-	22,000	33,156	506,104	539,260	-	-	-
9	HTM Financial Assets	-								-
10	Loans and receivables	327,861	22,000	18,806	287,055	305,861				-
11	AFS Financial Assets	233,400		14,350	219,049	233,400				-
12	Financial Assets at Fair Value through Profit and Loss	-								-
13	Outstanding policy loans	4,622		284	4,338	4,622				-
14	Reinsurance Receivables	12,959		797	12,163	12,959				-
15	Premium Receivables	10,905		670	10,234	10,905				-
16	Other Assets	13,022		801	12,221	13,022				-
17	Deferred Acquisition Cost	-								-
18	Cash and Cash Equivalents	28		2	26	28				-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	604,563	-	22,000	35,819	546,745	582,563	-	-	-
Equity and Liabilities										
Liabilities										
20	Insurance Contract Liabilities	514,675		31,645	483,031	514,675				-
21	Employee Benefits	2,464		151	2,313	2,464				-
22	Reinsurance Payable	7,105		437	6,669	7,105				-
23	Deferred Revenue	-								-
24	Interest bearing liabilities	-								-
25	Other Liabilities	58,319		3,586	54,733	58,319				-
26	Total Liabilities (Total of Lines 20 to 25)	582,563	-	-	35,819	546,745	582,563	-	-	-
Shareholder's equity										
27	Stated Capital	22,000	22,000							-
28	Other Reserves	-								-
29	Revaluation reserves	-								-
30	Retained Earnings	-								-
31	Total Shareholders' Equity (27 to 30)	22,000	-	22,000	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	604,563	-	22,000	35,819	546,745	582,563	-	-	-

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Sanasa											
Line		Company	Elimination of interfund balances	Shareholders	Long-term Insurance Business						
					Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)			(3+4)			(6+7+8)			
	Assets										
1	Goodwill	-					-			-	
2	Intangible Assets	2,209	2,209				-			-	
3	Deferred Expenses	-					-			-	
4	Property Plant and Equipment	40,203	40,203				-			-	
5	Investment Property	44,000	44,000				-			-	
6	Investment in Subsidiaries	103,569	- 103,569		-	-	-	-	-	-	
	6.1 Investment in segregated company	103,569	103,569								
	6.2 Investment in other companies	-									
7	Investment in Associates	400	- 400		-	-	-	-	-	-	
	7.1 Investment in segregated company	-									
	7.2 Investment in other companies	400	400								
8	Financial Investments (total of lines 9 to 12)	1,596,601	- 914,713		30,152	651,735	681,887	-	-	-	
9	HTM Financial Assets	-					-			-	
10	Loans and receivables	1,447,587	769,879	30,152	647,556	677,708				-	
11	AFS Financial Assets	5,500	5,500				-			-	
12	Financial Assets at Fair Value through Profit and Loss	143,513	139,334		4,179	4,179				-	
13	Outstanding policy loans	39,587		76	39,511	39,587				-	
14	Reinsurance Receivables	18,738			18,738	18,738				-	
15	Premium Receivables	-					-			-	
16	Other Assets	49,171	36,230	224	12,717	12,941				-	
17	Deferred Acquisition Cost	-					-			-	
18	Cash and Cash Equivalents	38,355	38,355				-			-	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,932,832	- 1,179,679		30,452	722,701	753,153	-	-	-	
	Equity and Liabilities										
	Liabilities										
20	Insurance Contract Liabilities	722,629		26,845	695,784	722,629				-	
21	Employee Benefits	13,369	13,369				-			-	
22	Reinsurance Payable	20,261		1,209	19,052	20,261				-	
23	Deferred Revenue	-					-			-	
24	Interest bearing liabilities	-					-			-	
25	Other Liabilities	53,284	43,022	2,398	7,865	10,263				-	
26	Total Liabilities (Total of Lines 20 to 25)	809,543	- 56,391		30,452	722,701	753,153	-	-	-	
	Shareholder's equity										
27	Stated Capital	756,367	756,367				-			-	
28	Other Reserves	(3,514)	(3,514)				-			-	
29	Revaluation reserves	1,221					-			-	
30	Retained Earnings	369,214	369,214				-			-	
31	Total Shareholders' Equity (27 to 30)	1,123,288	- 1,123,288		-	-	-	-	-	-	
32	Total Liabilities and Shareholders' Equity (26+31)	1,932,832	- 1,179,679		30,452	722,701	753,153	-	-	-	

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

SLIC		Long-term Insurance Business									
Line		Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)					(3+4)			(6+7+8)	
Assets											
1	Goodwill	-						-			-
2	Intangible Assets	-						-			-
3	Deferred Expenses	-						-			-
4	Property Plant and Equipment	61,343		61,343				-			-
5	Investment Property	-						-			-
6	Investment in Subsidiaries	1,457,914	(107,503)	1,457,914				-			-
	6.1 Investment in segregated company	-									
	6.2 Investment in other companies	1,457,914	(107,503)	1,457,914							
7	Investment in Associates	-						-			-
	7.1 Investment in segregated company	-									
	7.2 Investment in other companies	-									
8	Financial Investments (total of lines 9 to 12)	102,698,954	-	7,297,593	88,457,792	6,943,569	95,401,361				-
9	HTM Financial Assets	47,280,872			46,015,986	1,264,886	47,280,872				-
10	Loans and receivables	10,809,366		525,020	9,503,853	780,493	10,284,346				-
11	AFS Financial Assets	39,887,024		5,890,835	29,188,855	4,807,334	33,996,189				-
12	Financial Assets at Fair Value through Profit and Loss	4,721,692		881,738	3,749,098	90,855	3,839,953				-
13	Outstanding policy loans	1,799,571			1,798,754	816	1,799,571				-
14	Reinsurance Receivables	107,268			99,977	7,291	107,268				-
15	Premium Receivables	429,440			400,251	29,189	429,440				-
16	Other Assets	1,988,176	(15,798)		1,867,257	136,717	2,003,974				-
17	Deferred Acquisition Cost	-					-				-
18	Cash and Cash Equivalents	1,189,518		96,273	284,285	808,959	1,093,244				-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	109,732,184	(123,301)	8,913,123	92,908,318	7,926,541	100,834,859				-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	90,808,299			83,364,814	7,443,485	90,808,299				-
21	Employee Benefits	-					-				-
22	Reinsurance Payable	112,894			105,221	7,673	112,894				-
23	Deferred Revenue	-					-				-
24	Interest bearing liabilities	-					-				-
25	Other Liabilities	5,851,761	(15,798)	429,936	5,068,028	369,595	5,437,623				-
26	Total Liabilities (Total of Lines 20 to 25)	96,772,954	(15,798)	429,936	88,538,062	7,820,753	96,358,816				-
Shareholder's equity											
27	Stated Capital	-					-				-
28	Other Reserves	13,128,981		3,754,297	7,664,688	1,709,996	9,374,684				-
29	Revaluation reserves	47,562		47,562			-				-
30	Retained Earnings	(217,312)	(107,503)	4,681,328	(3,294,432)	(1,604,208)	(4,898,640)				-
31	Total Shareholders' Equity (27 to 30)	12,959,231	(107,503)	8,483,187	4,370,256	105,788	4,476,044				-
32	Total Liabilities and Shareholders' Equity (26+31)	109,732,184	(123,301)	8,913,123	92,908,318	7,926,541	100,834,859				-

11. Industry and Company wise Balance Sheets as at 31st December 2016 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

Union Life		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
	(2+5+9)					(3+4)				(6+7+8)	
Assets											
1	Goodwill	-	-	-	-	-	-	-	-	-	
2	Intangible Assets	94,647	-	32,510	62,137	94,647	-	-	-	-	
3	Deferred Expenses	-	-	-	-	-	-	-	-	-	
4	Property Plant and Equipment	1,493,040	-	512,833	980,207	1,493,040	-	-	-	-	
5	Investment Property	-	-	-	-	-	-	-	-	-	
6	Investment in Subsidiaries	777,346	-	777,346	-	-	-	-	-	-	
	6.1 Investment in segregated company	777,346	-	777,346	-	-	-	-	-	-	
	6.2 Investment in other companies	-	-	-	-	-	-	-	-	-	
7	Investment in Associates	-	-	-	-	-	-	-	-	-	
	7.1 Investment in segregated company	-	-	-	-	-	-	-	-	-	
	7.2 Investment in other companies	-	-	-	-	-	-	-	-	-	
8	Financial Investments (total of lines 9 to 12)	30,847,256	-	1,351,437	9,228,998	17,639,908	26,868,906	247,328	-	2,379,585	2,626,913
9	HTM Financial Assets	15,396,036	-	5,277,556	10,087,292	15,364,848	31,188	-	-	31,188	
10	Loans and receivables	5,409,853	28,895	1,817,999	3,474,845	5,292,844	88,114	-	-	88,114	
11	AFS Financial Assets	5,955,031	1,322,542	1,547,204	2,957,259	4,504,463	128,026	-	-	128,026	
12	Financial Assets at Fair Value through Profit and Loss	4,086,336	-	586,239	1,120,512	1,706,751	-	-	2,379,585	2,379,585	
13	Outstanding policy loans	867,177	-	297,860	569,317	867,177	-	-	-	-	
14	Reinsurance Receivables	178,181	-	61,102	116,789	177,891	290	-	-	290	
15	Premium Receivables	246,800	-	84,771	162,029	246,800	-	-	-	-	
16	Other Assets	809,784	(1,146,233)	1,372,700	194,842	567,256	9,136	-	6,925	16,061	
17	Deferred Acquisition Cost	-	-	-	-	-	-	-	-	-	
18	Cash and Cash Equivalents	379,232	50	128,794	246,172	374,966	4,138	-	78	4,216	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	35,693,463	(1,146,233)	3,501,533	10,541,711	20,148,972	30,690,683	260,892	-	2,386,588	2,647,480
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	29,703,960	-	9,338,386	17,848,989	27,187,375	138,878	-	2,377,707	2,516,585	
21	Employee Benefits	107,963	-	37,083	70,880	107,963	-	-	-	-	
22	Reinsurance Payable	208,742	-	71,699	137,043	208,742	-	-	-	-	
23	Deferred Revenue	-	-	-	-	-	-	-	-	-	
24	Interest bearing liabilities	-	-	-	-	-	-	-	-	-	
25	Other Liabilities	1,806,606	(1,146,233)	14,243	964,492	1,843,489	121,734	-	8,881	130,615	
26	Total Liabilities (Total of Lines 20 to 25)	31,827,271	(1,146,233)	14,243	10,411,661	19,900,400	30,312,061	260,612	-	2,386,588	2,647,200
Shareholder's equity											
27	Stated Capital	1,000,000	-	1,000,000	-	-	-	-	-	-	
28	Other Reserves	(337,361)	-	(37,759)	(103,004)	(196,878)	280	-	-	280	
29	Revaluation reserves	1,154,364	-	475,860	233,054	445,450	-	-	-	-	
30	Retained Earnings	2,049,189	-	2,049,189	-	-	-	-	-	-	
31	Total Shareholders' Equity (27 to 30)	3,866,192	-	3,487,290	130,050	248,572	378,622	280	-	280	
32	Total Liabilities and Shareholders' Equity (26+31)	35,693,463	(1,146,233)	3,501,533	10,541,711	20,148,972	30,690,683	260,892	-	2,386,588	2,647,480

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business

(All Figures in Rs. '000)

Industry		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
	(2+5+9)					(3+4)				(6+7+8)	
Assets											
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible Assets	651,416	-	580,213	25,117	46,085	71,203	-	-	-	-
3	Deferred Expenses	144,147	-	-	-	144,147	144,147	-	-	-	-
4	Property Plant and Equipment	9,047,051	-	2,705,350	3,118,109	3,223,592	6,341,701	-	-	-	-
5	Investment Property	8,304,771	-	7,780,651	268,808	255,312	524,120	-	-	-	-
6	Investment in Subsidiaries	3,925,980	(107,503)	4,033,483	-	-	-	-	-	-	-
	6.1 Investment in segregated company	2,053,569	-	2,053,569	-	-	-	-	-	-	-
	6.2 Investment in other companies	1,872,411	(107,503)	1,979,914	-	-	-	-	-	-	-
7	Investment in Associates	1,101,769	-	1,058,779	23,042	19,948	42,990	-	-	-	-
	7.1 Investment in segregated company	736,216	-	736,216	-	-	-	-	-	-	-
	7.2 Investment in other companies	365,553	-	322,563	23,042	19,948	42,990	-	-	-	-
8	Financial Investments (total of lines 9 to 12)	266,930,302	-	23,607,609	133,689,916	99,287,911	232,977,827	706,193	185,052	9,453,621	10,344,866
9	HTM Financial Assets	101,326,938	-	323,543	68,180,640	32,793,218	100,973,857	29,538	-	-	29,538
10	Loans and receivables	72,130,247	-	13,357,345	22,203,193	31,844,712	54,047,905	467,212	185,052	4,072,734	4,724,997
11	AFS Financial Assets	77,217,609	-	8,101,900	37,328,599	31,235,680	68,564,279	209,443	-	341,986	551,429
12	Financial Assets at Fair Value through Profit and Loss	16,255,508	-	1,824,821	5,977,484	3,414,301	9,391,784	-	-	5,038,902	5,038,902
13	Outstanding policy loans	5,730,502	-	2,044	2,903,060	2,825,398	5,728,458	-	-	-	-
14	Reinsurance Receivables	527,509	-	-	187,941	331,832	519,773	6,327	-	1,408	7,736
15	Premium Receivables	1,356,297	-	(15)	569,496	759,361	1,328,856	4,680	-	22,776	27,456
16	Other Assets	10,358,970	(2,433,585)	6,157,165	3,816,459	2,616,049	6,432,508	59,033	154	143,696	202,883
17	Deferred Acquisition Cost	95,158	(5,855)	5,855	90,051	5,107	95,158	-	-	-	-
18	Cash and Cash Equivalents	3,751,579	-	697,466	1,650,917	1,340,977	2,991,894	34,532	90	27,597	62,218
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	311,925,450	(2,546,943)	46,628,599	146,342,917	110,855,719	257,198,635	810,766	185,295	9,649,099	10,645,159
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	239,635,010	-	-	128,180,205	101,262,828	229,443,033	405,934	185,098	9,600,945	10,191,977
21	Employee Benefits	1,002,547	-	422,847	425,036	154,663	579,699	-	-	-	-
22	Reinsurance Payable	656,935	-	-	214,974	431,544	646,518	8,557	-	1,860	10,417
23	Deferred Revenue	469,849	-	-	240,039	219,855	459,894	4,056	-	5,900	9,956
24	Interest bearing liabilities	1,847,011	-	834,429	620,033	392,549	1,012,582	-	-	-	-
25	Other Liabilities	13,844,755	(2,439,440)	2,068,534	7,258,303	6,523,716	13,782,019	393,051	197	40,394	433,642
26	Total Liabilities (Total of Lines 20 to 25)	257,456,107	(2,439,440)	3,325,810	136,938,590	108,985,155	245,923,745	811,598	185,295	9,649,099	10,645,991
Shareholders' Equity											
27	Stated Capital	13,295,817	-	13,295,817	-	-	-	-	-	-	-
28	Other Reserves	21,035,181	-	10,595,758	9,076,088	1,364,166	10,440,255	(832)	-	-	(832)
29	Revaluation reserves	1,313,609	-	606,301	224,259	483,049	707,308	-	-	-	-
30	Retained Earnings	18,824,735	(107,503)	18,804,912	103,979	23,347	127,326	0	-	0	0
31	Total Shareholders' Equity (27 to 30)	54,469,342	(107,503)	43,302,788	9,404,326	1,870,562	11,274,889	(832)	-	0	(832)
32	Total Liabilities and Shareholders' Equity (26+31)	311,925,450	(2,546,943)	46,628,599	146,342,917	110,855,719	257,198,635	810,766	185,295	9,649,099	10,645,159

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

AIA Insurance		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
		(2+5+9)		3	4	(3+4)	6	7	8	(6+7+8)	
Assets											
1	Goodwill	-									
2	Intangible Assets	478,497	478,497								
3	Deferred Expenses	144,147			144,147	144,147					
4	Property Plant and Equipment	300,079	300,079								
5	Investment Property	-									
6	Investment in Subsidiaries	1,000	-	1,000	-	-	-	-	-	-	
	6.1 Investment in segregated company	-									
	6.2 Investment in other companies	1,000	1,000								
7	Investment in Associates	-	-	-	-	-	-	-	-	-	
	7.1 Investment in segregated company	-									
	7.2 Investment in other companies	-									
8	Financial Investments (total of lines 9 to 12)	41,688,111	-	5,639,738	-	30,075,657	30,075,657	324,579	185,052	5,463,085	5,972,716
9	HTM Financial Assets	-	-	-	-	-	-	-	-	-	-
10	Loans and receivables	22,505,980	4,613,938	-	14,296,715	14,296,715	324,579	185,052	3,085,697	3,595,328	
11	AFS Financial Assets	16,804,742	1,025,800	-	15,778,942	15,778,942	-	-	-	-	
12	Financial Assets at Fair Value through Profit and Loss	2,377,388	-	-	-	-	-	-	2,377,388	2,377,388	
13	Outstanding policy loans	1,503,388	-	-	1,503,388	1,503,388	-	-	-	-	
14	Reinsurance Receivables	94,017	-	-	88,218	88,218	5,798	-	-	5,798	
15	Premium Receivables	340,160	-	-	340,160	340,160	-	-	-	-	
16	Other Assets	890,839	(101,775)	474,341	-	456,076	49,624	154	12,419	62,196	
17	Deferred Acquisition Cost	(0)	(5,855)	5,855	-	-	-	-	-	-	
18	Cash and Cash Equivalents	517,055	22,630	-	489,563	489,563	4,646	90	126	4,861	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	45,957,291	(107,629)	6,922,140	-	33,097,209	33,097,209	384,648	185,295	5,475,629	6,045,572
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	37,027,602	-	-	31,137,297	31,137,297	234,932	185,098	5,470,275	5,890,305	
21	Employee Benefits	193,691	193,691	-	-	-	-	-	-	-	
22	Reinsurance Payable	61,640	-	-	53,167	53,167	8,473	-	-	8,473	
23	Deferred Revenue	16,105	-	-	12,049	12,049	4,056	-	-	4,056	
24	Interest bearing liabilities	-	-	-	-	-	-	-	-	-	
25	Other Liabilities	2,295,382	(107,629)	365,577	-	1,894,695	137,187	197	5,354	142,739	
26	Total Liabilities (Total of Lines 20 to 25)	39,594,419	(107,629)	559,268	-	33,097,209	384,648	185,295	5,475,629	6,045,572	
Shareholders' Equity											
27	Stated Capital	511,922	511,922	-	-	-	-	-	-	-	
28	Other Reserves	17	17	-	-	-	-	-	-	-	
29	Revaluation reserves	72,096	72,096	-	-	-	-	-	-	-	
30	Retained Earnings	5,778,836	5,778,836	-	0	0	0	-	0	0	
31	Total Shareholders' Equity (27 to 30)	6,362,871	-	6,362,871	-	0	0	0	0	0	
32	Total Liabilities and Shareholders' Equity (26+31)	45,957,291	(107,629)	6,922,140	-	33,097,209	33,097,209	384,648	185,295	5,475,629	6,045,572

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Allianz Life											
Line		Company	Elimination of interfund balances	Shareholders	Long-term Insurance Business						
					Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)			(3+4)			(6+7+8)			
Assets											
1	Goodwill	-									-
2	Intangible Assets	705		705							-
3	Deferred Expenses	-									-
4	Property Plant and Equipment	14,736		14,736							-
5	Investment Property	-									-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company										
	6.2 Investment in other companies										
7	Investment in Associates	-	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company										
	7.2 Investment in other companies										
8	Financial Investments (total of lines 9 to 12)	1,738,956	-	112,057	-	1,457,608	1,457,608	-	-	169,290	169,290
9	HTM Financial Assets	-									-
10	Loans and receivables	159,001		43,533		115,468	115,468				-
11	AFS Financial Assets	1,579,954		68,524		1,342,140	1,342,140			169,290	169,290
12	Financial Assets at Fair Value through Profit and Loss	-									-
13	Outstanding policy loans	-									-
14	Reinsurance Receivables	28,133				26,724	26,724			1,408	1,408
15	Premium Receivables	14,324				14,324	14,324				-
16	Other Assets	102,137		86,909						15,228	15,228
17	Deferred Acquisition Cost	-									-
18	Cash and Cash Equivalents	48,135				43,167	43,167			4,968	4,968
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,947,125	-	214,407	-	1,541,824	1,541,824	-	-	190,895	190,895
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	1,597,959				1,413,441	1,413,441			184,518	184,518
21	Employee Benefits	4,748				4,748	4,748				-
22	Reinsurance Payable	39,502				37,642	37,642			1,860	1,860
23	Deferred Revenue	-									-
24	Interest bearing liabilities	-									-
25	Other Liabilities	90,508				85,992	85,992			4,516	4,516
26	Total Liabilities (Total of Lines 20 to 25)	1,732,718	-	-	-	1,541,824	1,541,824	-	-	190,895	190,895
Shareholders' Equity											
27	Stated Capital	739,624		739,624							-
28	Other Reserves	-									-
29	Revaluation reserves	-									-
30	Retained Earnings	(525,217)		(525,217)							-
31	Total Shareholders' Equity (27 to 30)	214,407	-	214,407	-	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	1,947,125	-	214,407	-	1,541,824	1,541,824	-	-	190,895	190,895

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

Amana Life		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
				1	2	3	4	5	6	7
		(2+5+9)		3	4	(3+4)	6	7	8	(6+7+8)
Assets										
1	Goodwill	-				-				-
2	Intangible Assets	18,408	18,408			-				-
3	Deferred Expenses	-				-				-
4	Property Plant and Equipment	14,932	14,932			-				-
5	Investment Property	-				-				-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company									
	6.2 Investment in other companies									
7	Investment in Associates	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company									
	7.2 Investment in other companies									
8	Financial Investments (total of lines 9 to 12)	2,130,530	-	449,456	630,869	-	630,869	7,601	-	1,042,604
9	HTM Financial Assets	-				-				-
10	Loans and receivables	1,854,834	410,493	520,432	520,432	7,601	916,308	923,909		
11	AFS Financial Assets	89,445		67,873	67,873		21,572	21,572		
12	Financial Assets at Fair Value through Profit and Loss	186,251	38,963	42,564	42,564		104,724	104,724		
13	Outstanding policy loans	-				-				-
14	Reinsurance Receivables	1,997		1,972	1,972	25		25		
15	Premium Receivables	54,302		26,846	26,846	4,680	22,776	27,456		
16	Other Assets	71,620	(113,074)	65,687	21,191		97,816	97,816		
17	Deferred Acquisition Cost	-				-				-
18	Cash and Cash Equivalents	113,749	4,906	58,226	58,226	28,262	22,355	50,617		
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,405,537	(113,074)	553,389	739,103	-	739,103	40,569	-	1,185,550
Equity and Liabilities										
Liabilities										
20	Insurance Contract Liabilities	1,766,506			574,711	574,711	27,519	1,164,276	1,191,795	
21	Employee Benefits	4,558	4,558			-				-
22	Reinsurance Payable	16,327		16,327	16,327					-
23	Deferred Revenue	-				-				-
24	Interest bearing liabilities	-				-				-
25	Other Liabilities	102,552	(113,074)	33,138	148,164	13,050	21,274	34,324		
26	Total Liabilities (Total of Lines 20 to 25)	1,889,944	(113,074)	37,696	739,202	-	739,202	40,569	-	1,185,550
Shareholders' Equity										
27	Stated Capital	500,000	500,000			-				-
28	Other Reserves	-				-				-
29	Revaluation reserves	2,169	2,169			-				-
30	Retained Earnings	13,424	13,523	(99)	(99)					-
31	Total Shareholders' Equity (27 to 30)	515,594	-	515,692	(99)	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	2,405,537	(113,074)	553,389	739,103	-	739,103	40,569	-	1,185,550

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Arpico		Long-term Insurance Business									
Line		Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)			3	4	(3+4)	6	7	8	(6+7+8)
Assets											
1	Goodwill	-					-				-
2	Intangible Assets	-					-				-
3	Deferred Expenses	-					-				-
4	Property Plant and Equipment	16,714				16,714		16,714			-
5	Investment Property	-						-			-
6	Investment in Subsidiaries	-	-	-		-		-	-	-	-
	6.1 Investment in segregated company	-									-
	6.2 Investment in other companies	-									-
7	Investment in Associates	-	-	-		-		-	-	-	-
	7.1 Investment in segregated company	-									-
	7.2 Investment in other companies	-									-
8	Financial Investments (total of lines 9 to 12)	982,070	-	494,710	-	487,360		487,360	-	-	-
9	HTM Financial Assets	-						-			-
10	Loans and receivables	891,819		494,710		397,110		397,110			-
11	AFS Financial Assets	90,251				90,251		90,251			-
12	Financial Assets at Fair Value through Profit and Loss	-						-			-
13	Outstanding policy loans	25,039				25,039		25,039			-
14	Reinsurance Receivables	5,747				5,747		5,747			-
15	Premium Receivables	58,069				58,069		58,069			-
16	Other Assets	44,414		17,883		26,531		26,531			-
17	Deferred Acquisition Cost	-						-			-
18	Cash and Cash Equivalents	28,638		196,315		(167,677)		(167,677)			-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,160,691	-	708,908	-	451,784		451,784	-	-	-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	436,178				436,178		436,178			-
21	Employee Benefits	2,648				2,648		2,648			-
22	Reinsurance Payable	18,315				18,315		18,315			-
23	Deferred Revenue	-						-			-
24	Interest bearing liabilities	-						-			-
25	Other Liabilities	56,298		61,655		(5,357)		(5,357)			-
26	Total Liabilities (Total of Lines 20 to 25)	513,439	-	61,655	-	451,784		451,784	-	-	-
Shareholders' Equity											
27	Stated Capital	675,565		675,565				-			-
28	Other Reserves	-						-			-
29	Revaluation reserves	-						-			-
30	Retained Earnings	(28,312)		(28,312)				-			-
31	Total Shareholders' Equity (27 to 30)	647,253	-	647,253	-	-		-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	1,160,691	-	708,908	-	451,784		451,784	-	-	-

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

Softlogic Life		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
	(2+5+9)					(3+4)				(6+7+8)	
Assets											
1	Goodwill	-									-
2	Intangible Assets	21,982	10,771	6,390	4,821	11,211					-
3	Deferred Expenses	-	-	-	-	-					-
4	Property Plant and Equipment	427,519	25,757	229,004	172,758	401,762					-
5	Investment Property	-	-	-	-	-					-
6	Investment in Subsidiaries	800,000	-	800,000	-	-					-
	6.1 Investment in segregated company	800,000	800,000								
	6.2 Investment in other companies	-									
7	Investment in Associates	-	-	-	-	-					-
	7.1 Investment in segregated company	-									
	7.2 Investment in other companies	-									
8	Financial Investments (total of lines 9 to 12)	7,744,020	-	887,483	3,613,756	3,242,781	6,856,537	-	-	-	-
9	HTM Financial Assets	227,726	-	227,726		227,726					-
10	Loans and receivables	522,611	-		522,611	522,611					-
11	AFS Financial Assets	6,374,198	887,483	3,386,030	2,100,685	5,486,715					-
12	Financial Assets at Fair Value through Profit and Loss	619,485	-		619,485	619,485					-
13	Outstanding policy loans	143,640	2,044	141,596	-	141,596					-
14	Reinsurance Receivables	62,643	-	35,707	26,936	62,643					-
15	Premium Receivables	67,274	(15)	38,355	28,934	67,289					-
16	Other Assets	355,425	(580,000)	623,266	177,931	312,159					-
17	Deferred Acquisition Cost	-	-	-	-	-					-
18	Cash and Cash Equivalents	192,118	1,432	108,691	81,995	190,686					-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	9,814,621	(580,000)	2,350,738	4,351,430	3,692,454	8,043,883	-	-	-	-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	5,966,010	-	3,402,047	2,563,963	5,966,010					-
21	Employee Benefits	45,796	17,529	16,112	12,155	28,267					-
22	Reinsurance Payable	92,972	-	52,994	39,978	92,972					-
23	Deferred Revenue	-	-	-	-	-					-
24	Interest bearing liabilities	630,964	35,039	435,272	160,653	595,925					-
25	Other Liabilities	640,944	(580,000)	(249,682)	507,657	1,470,626					-
26	Total Liabilities (Total of Lines 20 to 25)	7,376,686	(580,000)	(197,114)	4,414,082	3,739,718	8,153,800	-	-	-	-
Shareholders' Equity											
27	Stated Capital	1,062,500	1,062,500	-	-	-					-
28	Other Reserves	(495,123)	(361,607)	(76,104)	(57,412)	(133,516)					-
29	Revaluation reserves	24,903	-	14,195	10,708	24,903					-
30	Retained Earnings	1,845,655	1,846,959	(743)	(561)	(1,304)					-
31	Total Shareholders' Equity (27 to 30)	2,437,935	-	2,547,852	(62,653)	(47,264)	(109,917)	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	9,814,621	(580,000)	2,350,738	4,351,430	3,692,454	8,043,883	-	-	-	-

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

Ceylinco Life		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
				1	2	3	4	5	6	7
		(2+5+9)		3	4	(3+4)	6	7	8	(6+7+8)
Assets										
1	Goodwill	-								
2	Intangible Assets	645	645							
3	Deferred Expenses	-								
4	Property Plant and Equipment	5,343,753	1,155,491	2,244,853	1,943,409	4,188,262				
5	Investment Property	1,399,171	897,651	268,808	232,712	501,520				
6	Investment in Subsidiaries	521,000	-	521,000	-	-				
	6.1 Investment in segregated company	-				-				
	6.2 Investment in other companies	521,000	521,000			-				
7	Investment in Associates	365,553	-	322,563	23,042	19,948	42,990			
	7.1 Investment in segregated company	-					-			
	7.2 Investment in other companies	365,553	322,563	23,042	19,948	42,990				
8	Financial Investments (total of lines 9 to 12)	64,853,852	-	3,681,977	32,657,370	28,272,069	60,929,440	-	-	242,436
9	HTM Financial Assets	46,856,945	153,077	25,032,653	21,671,215	46,703,868				
10	Loans and receivables	16,730,898	3,396,814	7,108,982	6,154,373	13,263,355			70,729	70,729
11	AFS Financial Assets	1,051,073	132,086	411,565	356,299	767,863			151,124	151,124
12	Financial Assets at Fair Value through Profit and Loss	214,936	-	104,171	90,182	194,353			20,583	20,583
13	Outstanding policy loans	1,335,634		715,882	619,752	1,335,634				
14	Reinsurance Receivables	46,007		24,659	21,348	46,007				
15	Premium Receivables	192,401		103,124	89,277	192,401				
16	Other Assets	5,578,498	2,890,125	1,438,725	1,245,530	2,684,255			4,118	4,118
17	Deferred Acquisition Cost	-				-				
18	Cash and Cash Equivalents	598,651	883	320,396	277,372	597,768				
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	80,235,165	-	9,470,334	37,796,860	32,721,417	70,518,277	-	-	246,554
Equity and Liabilities										
Liabilities										
20	Insurance Contract Liabilities	68,279,597		36,467,970	31,570,973	68,038,943			240,654	240,654
21	Employee Benefits	87,877		47,101	40,776	87,877				
22	Reinsurance Payable	58,153		31,169	26,984	58,153				
23	Deferred Revenue	453,745		240,039	207,806	447,845			5,900	5,900
24	Interest bearing liabilities	299,811		160,695	139,116	299,811				
25	Other Liabilities	1,609,612	(74,599)	902,715	781,497	1,684,212				
26	Total Liabilities (Total of Lines 20 to 25)	70,788,795	-	(74,599)	37,849,689	32,767,152	70,616,840	-	-	246,554
Shareholders' Equity										
27	Stated Capital	500,001	500,001							
28	Other Reserves	7,213,087	7,311,651	(52,829)	(45,735)	(98,564)				
29	Revaluation reserves	-				-				
30	Retained Earnings	1,733,281	1,733,281							
31	Total Shareholders' Equity (27 to 30)	9,446,370	-	9,544,933	(52,829)	(45,735)	(98,564)	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	80,235,165	-	9,470,334	37,796,860	32,721,417	70,518,277	-	-	246,554

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Cooplife		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
		(2+5+9)		3	4	(3+4)	6	7	8	(6+7+8)	
Assets											
1	Goodwill	-	-	-	-	-	-	-	-	-	
2	Intangible Assets	376	-	376	-	376	-	-	-	-	
3	Deferred Expenses	-	-	-	-	-	-	-	-	-	
4	Property Plant and Equipment	196,423	-	165,830	30,592	196,423	-	-	-	-	
5	Investment Property	-	-	-	-	-	-	-	-	-	
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	
	6.1 Investment in segregated company	-	-	-	-	-	-	-	-	-	
	6.2 Investment in other companies	-	-	-	-	-	-	-	-	-	
7	Investment in Associates	-	-	-	-	-	-	-	-	-	
	7.1 Investment in segregated company	-	-	-	-	-	-	-	-	-	
	7.2 Investment in other companies	-	-	-	-	-	-	-	-	-	
8	Financial Investments (total of lines 9 to 12)	1,422,999	-	534,335	395,177	493,488	888,665	-	-	-	
9	HTM Financial Assets	-	-	-	-	-	-	-	-	-	
10	Loans and receivables	307,312	-	130,072	-	177,239	177,239	-	-	-	
11	AFS Financial Assets	644,024	-	327,776	316,248	644,024	-	-	-	-	
12	Financial Assets at Fair Value through Profit and Loss	471,663	-	404,263	67,401	67,401	-	-	-	-	
13	Outstanding policy loans	14,757	-	14,757	-	14,757	-	-	-	-	
14	Reinsurance Receivables	10,759	-	5,487	5,272	10,759	-	-	-	-	
15	Premium Receivables	17,009	-	17,009	-	17,009	-	-	-	-	
16	Other Assets	44,173	-	5,590	38,583	38,583	-	-	-	-	
17	Deferred Acquisition Cost	-	-	-	-	-	-	-	-	-	
18	Cash and Cash Equivalents	7,522	-	7,038	484	484	-	-	-	-	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,714,017	-	546,963	637,703	529,352	1,167,055	-	-	-	
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	1,058,499	-	589,775	468,724	1,058,499	-	-	-	-	
21	Employee Benefits	9,216	9,216	-	-	-	-	-	-	-	
22	Reinsurance Payable	25,213	-	1,491	23,722	25,213	-	-	-	-	
23	Deferred Revenue	-	-	-	-	-	-	-	-	-	
24	Interest bearing liabilities	-	-	-	-	-	-	-	-	-	
25	Other Liabilities	83,343	-	46,437	36,906	83,343	-	-	-	-	
26	Total Liabilities (Total of Lines 20 to 25)	1,176,271	-	9,216	637,703	529,352	1,167,055	-	-	-	
Shareholders' Equity											
27	Stated Capital	500,000	500,000	-	-	-	-	-	-	-	
28	Other Reserves	(22,101)	(22,101)	-	-	-	-	-	-	-	
29	Revaluation reserves	28,298	-	-	-	-	-	-	-	-	
30	Retained Earnings	31,549	31,549	-	-	-	-	-	-	-	
31	Total Shareholders' Equity (27 to 30)	537,746	-	537,747	-	-	-	-	-	-	
32	Total Liabilities and Shareholders' Equity (26+31)	1,714,017	-	546,963	637,703	529,352	1,167,055	-	-	-	

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

HNB Life		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
		(2+5+9)			(3+4)					(6+7+8)	
Assets											
1	Goodwill	-									-
2	Intangible Assets	45,185	45,185								-
3	Deferred Expenses	-									-
4	Property Plant and Equipment	94,107	94,107								-
5	Investment Property	-									-
6	Investment in Subsidiaries	1,150,000	1,150,000								-
	6.1 Investment in segregated company	1,150,000	1,150,000								-
	6.2 Investment in other companies										-
7	Investment in Associates	-	-								-
	7.1 Investment in segregated company										-
	7.2 Investment in other companies										-
8	Financial Investments (total of lines 9 to 12)	8,184,879	-	1,346,166	3,123,116	3,715,597	6,838,713	-	-	-	-
9	HTM Financial Assets	1,669,782	-		661,662	1,008,120	1,669,782				-
10	Loans and receivables	5,486,972	1,285,826		1,965,672	2,235,474	4,201,146				-
11	AFS Financial Assets	210,170	10,794		102,137	97,239	199,376				-
12	Financial Assets at Fair Value through Profit and Loss	817,955	49,546		393,645	374,764	768,409				-
13	Outstanding policy loans	91,992			91,992	-	91,992				-
14	Reinsurance Receivables	34,269			5,654	28,615	34,269				-
15	Premium Receivables	5,592			3,241	2,351	5,592				-
16	Other Assets	304,337	144,320		92,716	67,301	160,017				-
17	Deferred Acquisition Cost	-					-				-
18	Cash and Cash Equivalents	112,202	17,121		48,082	46,999	95,081				-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	10,022,562	-	2,796,899	3,364,800	3,860,863	7,225,663	-	-	-	-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	6,926,110			3,230,384	3,695,726	6,926,110				-
21	Employee Benefits	44,008	44,008				-				-
22	Reinsurance Payable	37,547			2,694	34,853	37,547				-
23	Deferred Revenue	-					-				-
24	Interest bearing liabilities	-					-				-
25	Other Liabilities	503,554	185,198		162,237	156,119	318,356				-
26	Total Liabilities (Total of Lines 20 to 25)	7,511,219	-	229,206	3,395,315	3,886,698	7,282,013	-	-	-	-
Shareholders' Equity											
27	Stated Capital	1,171,875	1,171,875				-				-
28	Other Reserves	(56,350)			(30,515)	(25,835)	(56,350)				-
29	Revaluation reserves	-					-				-
30	Retained Earnings	1,395,818	1,395,818				-				-
31	Total Shareholders' Equity (27 to 30)	2,511,343	-	2,567,693	(30,515)	(25,835)	(56,350)	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	10,022,562	-	2,796,899	3,364,800	3,860,863	7,225,663	-	-	-	-

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Janashakthi Life		Long-term Insurance Business									
Line		Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1	2	3	4	5	6	7
		(2+5+9)			(3+4)			(6+7+8)			
Assets											
1	Goodwill	-						-			-
2	Intangible Assets	-						-			-
3	Deferred Expenses	-						-			-
4	Property Plant and Equipment	990,715		990,715	-	-	-				-
5	Investment Property	6,840,000		6,840,000				-			-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company										
	6.2 Investment in other companies										
7	Investment in Associates	-	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company										
	7.2 Investment in other companies										
8	Financial Investments (total of lines 9 to 12)	10,488,412	-	1,761,569	1,622,806	7,104,037	8,726,843	-	-	-	-
9	HTM Financial Assets	-					-				-
10	Loans and receivables	6,093,882		1,761,569	-	4,332,313	4,332,313				-
11	AFS Financial Assets	3,538,733		-	1,622,806	1,915,927	3,538,733				-
12	Financial Assets at Fair Value through Profit and Loss	855,798		-	-	855,798	855,798				-
13	Outstanding policy loans	88,712		-	6,904	81,807	88,712				-
14	Reinsurance Receivables	12,527		-	2,732	9,795	12,527				-
15	Premium Receivables	40,968		-	2,864	38,104	40,968				-
16	Other Assets	199,472		102,573	5,229	91,669	96,898				-
17	Deferred Acquisition Cost	-		-	-	-	-				-
18	Cash and Cash Equivalents	233,406		10,619	16,419	206,368	222,787				-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	18,894,213	-	9,705,476	1,656,954	7,531,782	9,188,736	-	-	-	-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	8,504,153		-	1,553,932	6,950,221	8,504,153				-
21	Employee Benefits	137,130		137,130	-	-	-				-
22	Reinsurance Payable	-		-	-	-	-				-
23	Deferred Revenue	-		-	-	-	-				-
24	Interest bearing liabilities	899,245		799,390	7,359	92,495	99,854				-
25	Other Liabilities	1,596,699		1,011,970	95,663	489,066	584,729				-
26	Total Liabilities (Total of Lines 20 to 25)	11,137,226	-	1,948,490	1,656,954	7,531,782	9,188,736	-	-	-	-
Shareholders' Equity											
27	Stated Capital	4,853,752		4,853,752	-	-	-				-
28	Other Reserves	-		-	-	-	-				-
29	Revaluation reserves	-		-	-	-	-				-
30	Retained Earnings	2,903,235		2,903,235	-	-	-				-
31	Total Shareholders' Equity (27 to 30)	7,756,986	-	7,756,986	-	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	18,894,213	-	9,705,476	1,656,954	7,531,782	9,188,736	-	-	-	-

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont..)

(All Figures in Rs. '000)

NIC		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
				1	2	3	4	5	6	7
	(2+5+9)					(3+4)				(6+7+8)
	Assets									
1	Goodwill	-						-		
2	Intangible Assets	-						-		
3	Deferred Expenses	-						-		
4	Property Plant and Equipment	-						-		
5	Investment Property	22,600					22,600	22,600		
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company									
	6.2 Investment in other companies									
7	Investment in Associates	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company									
	7.2 Investment in other companies									
8	Financial Investments (total of lines 9 to 12)	338,876	-	-	158,535	180,341	338,876	-	-	-
9	HTM Financial Assets	-						-		
10	Loans and receivables	156,447			117,057	39,390	156,447			
11	AFS Financial Assets	182,429			41,478	140,951	182,429			
12	Financial Assets at Fair Value through Profit and Loss	-	-	-	-	-	-			
13	Outstanding policy loans	47,938	-	-	47,788	151	47,938			
14	Reinsurance Receivables	-	-	-	-	-	-			
15	Premium Receivables	-	-	-	-	-	-			
16	Other Assets	2,767			2,206	561	2,767			
17	Deferred Acquisition Cost	-	-	-	-	-	-			
18	Cash and Cash Equivalents	17,397			17,106	291	17,397			
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	429,578	-	-	225,634	203,944	429,578	-	-	-
	Equity and Liabilities									
	Liabilities									
20	Insurance Contract Liabilities	361,587	-	-	158,137	203,450	361,587			
21	Employee Benefits	-			-	-	-			
22	Reinsurance Payable	-	-	-	-	-	-			
23	Deferred Revenue	-	-	-	-	-	-			
24	Interest bearing liabilities	16,992			16,707	284	16,992			
25	Other Liabilities	51,000			50,791	209	51,000			
26	Total Liabilities (Total of Lines 20 to 25)	429,578	-	-	225,634	203,944	429,578	-	-	-
	Shareholders' Equity									
27	Stated Capital	-					-			
28	Other Reserves	-	-	-	-	-	-			
29	Revaluation reserves	-	-	-	-	-	-			
30	Retained Earnings	-					-			
31	Total Shareholders' Equity (27 to 30)	-	-	-	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	429,578	-	-	225,634	203,944	429,578	-	-	-

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

LIC		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
				1	2	3	4	5	6	7
	(2+5+9)					(3+4)				(6+7+8)
	Assets									
1	Goodwill	-					-			-
2	Intangible Assets	132	132				-			-
3	Deferred Expenses	-					-			-
4	Property Plant and Equipment	25,966	12,130	9,327	4,509	13,836				-
5	Investment Property	-					-			-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company									
	6.2 Investment in other companies									
7	Investment in Associates	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company									
	7.2 Investment in other companies									
8	Financial Investments (total of lines 9 to 12)	1,762,550	-	493,457	883,765	385,328	1,269,093	-	-	-
9	HTM Financial Assets	1,039,389	170,466	785,541	83,382	868,924				-
10	Loans and receivables	277,474	125,816		151,658	151,658				-
11	AFS Financial Assets	195,153	91,266	98,224	5,663	103,887				-
12	Financial Assets at Fair Value through Profit and Loss	250,534	105,910		144,624	144,624				-
13	Outstanding policy loans	149,513		89,137	60,376	149,513				-
14	Reinsurance Receivables	-				-				-
15	Premium Receivables	7,126		7,126		7,126				-
16	Other Assets	86,928		86,928		86,928				-
17	Deferred Acquisition Cost	-				-				-
18	Cash and Cash Equivalents	17,851		2,682	15,169	17,851				-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,050,066	-	505,719	1,078,965	465,382	1,544,347	-	-	-
	Equity and Liabilities									
	Liabilities									
20	Insurance Contract Liabilities	1,306,025		880,333	425,692	1,306,025				-
21	Employee Benefits	5,719	5,719			-				-
22	Reinsurance Payable	2,059		1,183	876	2,059				-
23	Deferred Revenue	-				-				-
24	Interest bearing liabilities	-				-				-
25	Other Liabilities	52,815		40,845	11,970	52,815				-
26	Total Liabilities (Total of Lines 20 to 25)	1,366,618	-	5,719	922,361	438,538	1,360,899	-	-	-
	Shareholders' Equity									
27	Stated Capital	500,000	500,000			-				-
28	Other Reserves	-				-				-
29	Revaluation reserves	-				-				-
30	Retained Earnings	183,448		156,604	26,844	183,448				-
31	Total Shareholders' Equity (27 to 30)	683,448	-	500,000	156,604	26,844	183,448	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	2,050,066	-	505,719	1,078,965	465,382	1,544,347	-	-	-

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

LOLC Life		Long-term Insurance Business									
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business				
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total	
				1	2	3	4	5	6	7	8
		(2+5+9)			(3+4)					(6+7+8)	
Assets											
1	Goodwill	-									-
2	Intangible Assets	23,689	23,689								-
3	Deferred Expenses	-									-
4	Property Plant and Equipment	24,308	24,308								-
5	Investment Property	-									-
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company										
	6.2 Investment in other companies										
7	Investment in Associates	-	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company										
	7.2 Investment in other companies										
8	Financial Investments (total of lines 9 to 12)	1,798,377	-	9,428	210,605	1,578,343	1,788,948	-	-	-	-
9	HTM Financial Assets	-									-
10	Loans and receivables	684,179		9,428	210,605	464,145	674,750				-
11	AFS Financial Assets	1,114,198				1,114,198	1,114,198				-
12	Financial Assets at Fair Value through Profit and Loss	-									-
13	Outstanding policy loans	-									-
14	Reinsurance Receivables	4,647				87	4,560	4,647			-
15	Premium Receivables	18,625					18,625	18,625			-
16	Other Assets	34,100	(202,566)	205,256	151	31,260	31,411				-
17	Deferred Acquisition Cost	-									-
18	Cash and Cash Equivalents	40,029		88	52	39,888	39,940				-
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,943,775	(202,566)	262,770	210,896	1,672,676	1,883,572	-	-	-	-
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	1,406,569				206,848	1,199,722	1,406,569			-
21	Employee Benefits	4,143					4,143	4,143			-
22	Reinsurance Payable	31,949				1,684	30,265	31,949			-
23	Deferred Revenue	-									-
24	Interest bearing liabilities	-									-
25	Other Liabilities	238,345	(202,566)			2,364	438,546	440,911			-
26	Total Liabilities (Total of Lines 20 to 25)	1,681,006	(202,566)	-	210,896	1,672,676	1,883,572	-	-	-	-
Shareholders' Equity											
27	Stated Capital	800,000		800,000							-
28	Other Reserves	-									-
29	Revaluation reserves	-									-
30	Retained Earnings	(537,230)		(537,230)							-
31	Total Shareholders' Equity (27 to 30)	262,770	-	262,770	-	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	1,943,775	(202,566)	262,770	210,896	1,672,676	1,883,572	-	-	-	-

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

MBSL		Long-term Insurance Business								
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business			
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
				1	2	3	4	5	6	7
		(2+5+9)		3	4	(3+4)	6	7	8	(6+7+8)
Assets										
1	Goodwill	-								
2	Intangible Assets	-								
3	Deferred Expenses	-								
4	Property Plant and Equipment	1,028		63	965	1,028				
5	Investment Property	-								
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-
	6.1 Investment in segregated company									
	6.2 Investment in other companies									
7	Investment in Associates	-	-	-	-	-	-	-	-	-
	7.1 Investment in segregated company									
	7.2 Investment in other companies									
8	Financial Investments (total of lines 9 to 12)	510,049	-	22,000	30,007	458,041	488,049	-	-	-
9	HTM Financial Assets	-								
10	Loans and receivables	434,465	22,000	25,360	387,105	412,465				
11	AFS Financial Assets	75,584		4,647	70,936	75,584				
12	Financial Assets at Fair Value through Profit and Loss	-								
13	Outstanding policy loans	4,042		249	3,794	4,042				
14	Reinsurance Receivables	1,575		97	1,478	1,575				
15	Premium Receivables	11,793		725	11,068	11,793				
16	Other Assets	10,737		660	10,077	10,737				
17	Deferred Acquisition Cost	-								
18	Cash and Cash Equivalents	8		0	7	8				
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	539,232	-	22,000	31,802	485,430	517,232	-	-	-
Equity and Liabilities										
Liabilities										
20	Insurance Contract Liabilities	444,258		27,315	416,943	444,258				
21	Employee Benefits	2,212		136	2,076	2,212				
22	Reinsurance Payable	10,923		672	10,252	10,923				
23	Deferred Revenue	-								
24	Interest bearing liabilities	-								
25	Other Liabilities	59,839		3,679	56,160	59,839				
26	Total Liabilities (Total of Lines 20 to 25)	517,232	-	-	31,802	485,430	517,232	-	-	-
Shareholders' Equity										
27	Stated Capital	22,000	22,000							
28	Other Reserves	-								
29	Revaluation reserves	-								
30	Retained Earnings	-								
31	Total Shareholders' Equity (27 to 30)	22,000	-	22,000	-	-	-	-	-	-
32	Total Liabilities and Shareholders' Equity (26+31)	539,232	-	22,000	31,802	485,430	517,232	-	-	-

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Sanasa											
Line		Company	Elimination of interfund balances	Shareholders	Long-term Insurance Business						
					Insurance Provision Life			Linked Long-term Business			
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total
					1		2	3	4	5	6
		(2+5+9)					(3+4)			(6+7+8)	
Assets											
1	Goodwill	-					-			-	
2	Intangible Assets	2,180		2,180			-			-	
3	Deferred Expenses	-					-			-	
4	Property Plant and Equipment	31,437		31,437			-			-	
5	Investment Property	43,000		43,000			-			-	
6	Investment in Subsidiaries	103,569	-	103,569	-	-	-	-	-	-	
	6.1 Investment in segregated company	103,569		103,569							
	6.2 Investment in other companies	-									
7	Investment in Associates	-	-	-	-	-	-	-	-	-	
	7.1 Investment in segregated company	-		-							
	7.2 Investment in other companies	-		-							
8	Financial Investments (total of lines 9 to 12)	1,207,348	-	349,721	131,583	726,044	857,627	-	-	-	
9	HTM Financial Assets	-		-			-			-	
10	Loans and receivables	1,031,967		349,721	131,583	550,663	682,246			-	
11	AFS Financial Assets	-					-			-	
12	Financial Assets at Fair Value through Profit and Loss	175,381		-		175,381	175,381			-	
13	Outstanding policy loans	14,652			135	14,517	14,652			-	
14	Reinsurance Receivables	6,098				6,098	6,098			-	
15	Premium Receivables	-					-			-	
16	Other Assets	44,623		31,351		13,272	13,272			-	
17	Deferred Acquisition Cost	-					-			-	
18	Cash and Cash Equivalents	39,345		3,688		35,657	35,657			-	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,492,252	-	564,946	131,718	795,588	927,306	-	-	-	
Equity and Liabilities											
Liabilities											
20	Insurance Contract Liabilities	887,058			126,298	760,760	887,058			-	
21	Employee Benefits	10,996		10,996			-			-	
22	Reinsurance Payable	5,202				5,202	5,202			-	
23	Deferred Revenue	-					-			-	
24	Interest bearing liabilities	-					-			-	
25	Other Liabilities	79,395		44,349	5,420	29,626	35,046			-	
26	Total Liabilities (Total of Lines 20 to 25)	982,651	-	55,345	131,718	795,588	927,306	-	-	-	
Shareholders' Equity											
27	Stated Capital	458,579		458,579			-			-	
28	Other Reserves	(2,293)		(2,293)			-			-	
29	Revaluation reserves	-		-			-			-	
30	Retained Earnings	53,315		53,315			-			-	
31	Total Shareholders' Equity (27 to 30)	509,601	-	509,601	-	-	-	-	-	-	
32	Total Liabilities and Shareholders' Equity (26+31)	1,492,252	-	564,946	131,718	795,588	927,306	-	-	-	

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

SLIC		Long-term Insurance Business											
Line		Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business					
					Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total		
					1	2	3	4	5	6	7	8	9
					(2+5+9)	2	3	4	(3+4)	6	7	8	(6+7+8)
	Assets												
1	Goodwill	-						-		-			
2	Intangible Assets	-						-		-			
3	Deferred Expenses	-						-		-			
4	Property Plant and Equipment	41,658		41,658				-		-			
5	Investment Property	-						-		-			
6	Investment in Subsidiaries	1,457,914	(107,503)	1,457,914	-	-		-	-	-			
	6.1 Investment in segregated company	-											
	6.2 Investment in other companies	1,457,914	(107,503)	1,457,914									
7	Investment in Associates	-	-	-	-	-		-	-	-			
	7.1 Investment in segregated company												
	7.2 Investment in other companies												
8	Financial Investments (total of lines 9 to 12)	95,538,340	-	6,670,966	83,313,511	5,553,863	88,867,374	-	-	-			
9	HTM Financial Assets	37,932,190		-	37,295,398	636,792	37,932,190			-			
10	Loans and receivables	13,103,420		225,426	11,733,804	1,144,190	12,877,994			-			
11	AFS Financial Assets	38,226,634		5,219,400	29,368,288	3,638,946	33,007,234			-			
12	Financial Assets at Fair Value through Profit and Loss	6,276,097		1,226,141	4,916,021	133,935	5,049,956			-			
13	Outstanding policy loans	1,569,342			1,566,256	3,086	1,569,342			-			
14	Reinsurance Receivables	69,318			65,598	3,720	69,318			-			
15	Premium Receivables	324,933			307,495	17,438	324,933			-			
16	Other Assets	2,537,192	(680,310)	680,311	1,756,729	100,152	1,856,881			-			
17	Deferred Acquisition Cost	95,158			90,051	5,107	95,158			-			
18	Cash and Cash Equivalents	1,459,462		423,141	981,926	54,396	1,036,322			-			
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	103,093,318	(787,813)	9,273,990	88,081,567	5,737,761	93,819,328	-	-	-			
	Equity and Liabilities												
	Liabilities												
20	Insurance Contract Liabilities	77,858,384			73,844,279	4,014,105	77,858,384			-			
21	Employee Benefits	349,605			330,843	18,762	349,605			-			
22	Reinsurance Payable	43,277			40,955	2,322	43,277			-			
23	Deferred Revenue	-					-			-			
24	Interest bearing liabilities	-					-			-			
25	Other Liabilities	5,638,459	(680,310)	665,612	4,705,978	266,869	4,972,847			-			
26	Total Liabilities (Total of Lines 20 to 25)	83,889,725	(680,310)	665,612	78,922,054	4,302,058	83,224,112	-	-	-			
	Shareholders' Equity												
27	Stated Capital	-					-			-			
28	Other Reserves	14,323,314		3,673,379	9,211,295	1,438,640	10,649,935			-			
29	Revaluation reserves	27,877		27,877			-			-			
30	Retained Earnings	4,852,401	(107,503)	4,907,120	(51,783)	(2,937)	(54,719)			-			
31	Total Shareholders' Equity (27 to 30)	19,203,593	(107,503)	8,608,377	9,159,513	1,435,703	10,595,216	-	-	-			
32	Total Liabilities and Shareholders' Equity (26+31)	103,093,318	(787,813)	9,273,990	88,081,567	5,737,761	93,819,328	-	-	-			

12. Industry and Company wise Balance Sheets as at 31st December 2015 - Long Term Insurance Business (Cont...)

(All Figures in Rs. '000)

Union Life		Long-term Insurance Business										
Line	Company	Elimination of interfund balances	Shareholders	Insurance Provision Life			Linked Long-term Business					
				Participating	Non Participating	Total	Non-unit account	Unit Account - Guaranteed	Unit Account- Non guaranteed	Total		
				1	2	3	4	5	6	7	8	9
				(2+5+9)	2	3	4	(3+4)	6	7	8	(6+7+8)
Assets												
1	Goodwill	-										
2	Intangible Assets	59,616	-	18,352	41,264	59,616	-	-	-	-	-	
3	Deferred Expenses	-	-	-	-	-	-	-	-	-	-	
4	Property Plant and Equipment	1,523,676	-	469,031	1,054,645	1,523,676						
5	Investment Property	-	-	-	-	-	-	-	-	-	-	
6	Investment in Subsidiaries	-	-	-	-	-	-	-	-	-	-	
	6.1 Investment in segregated company	-										
	6.2 Investment in other companies	-										
7	Investment in Associates	736,216	736,216	-	-	-	-	-	-	-	-	
	7.1 Investment in segregated company	736,216	736,216	-	-	-	-	-	-	-	-	
	7.2 Investment in other companies	-	-	-	-	-	-	-	-	-	-	
8	Financial Investments (total of lines 9 to 12)	26,540,935	-	1,154,547	6,918,814	15,557,355	22,476,169	374,012	-	2,536,207	2,910,219	
9	HTM Financial Assets	13,600,906	-	4,177,659	9,393,709	13,571,368	29,538	-	-	29,538	-	
10	Loans and receivables	1,888,987	488,000	389,698	876,259	1,265,957	135,031	-	-	135,031	-	
11	AFS Financial Assets	7,041,021	666,547	1,897,774	4,267,256	6,165,030	209,443	-	-	209,443	-	
12	Financial Assets at Fair Value through Profit and Loss	4,010,020	-	453,682	1,020,131	1,473,813	-	-	2,536,207	2,536,207	-	
13	Outstanding policy loans	741,852	-	228,363	513,489	741,852	-	-	-	-	-	
14	Reinsurance Receivables	149,772	-	45,949	103,319	149,268	504	-	-	504	-	
15	Premium Receivables	203,722	-	62,712	141,010	203,722	-	-	-	-	-	
16	Other Assets	732,017	(755,861)	829,553	195,410	439,391	634,800	9,409	-	14,115	23,524	
17	Deferred Acquisition Cost	-	-	-	-	-	-	-	-	-	-	
18	Cash and Cash Equivalents	326,012	9,605	96,854	217,781	314,635	1,624	-	148	1,772	-	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	31,013,818	(755,861)	2,729,922	8,035,485	18,068,254	26,103,738	385,549	-	2,550,470	2,936,019	
Equity and Liabilities												
Liabilities												
20	Insurance Contract Liabilities	25,808,515	-	7,118,177	16,005,634	23,123,811	143,483	-	2,541,221	2,684,704	-	
21	Employee Benefits	100,199	-	30,844	69,355	100,199	-	-	-	-	-	
22	Reinsurance Payable	213,855	-	65,805	147,966	213,771	84	-	-	84	-	
23	Deferred Revenue	-	-	-	-	-	-	-	-	-	-	
24	Interest bearing liabilities	-	-	-	-	-	-	-	-	-	-	
25	Other Liabilities	1,426,321	(755,861)	25,315	586,354	1,318,449	1,904,803	242,814	9,249	252,063	-	
26	Total Liabilities (Total of Lines 20 to 25)	27,548,890	(755,861)	25,315	7,801,180	17,541,404	25,342,584	386,381	-	2,550,470	2,936,851	
Shareholders' Equity												
27	Stated Capital	1,000,000	-	1,000,000	-	-	-	-	-	-	-	
28	Other Reserves	74,628	(3,289)	24,241	54,508	78,749	(832)	-	-	(832)	-	
29	Revaluation reserves	1,158,265	-	475,860	210,064	472,341	682,405	-	-	-	-	
30	Retained Earnings	1,232,035	-	1,232,035	-	-	-	-	-	-	-	
31	Total Shareholders' Equity (27 to 30)	3,464,928	-	2,704,606	234,305	526,850	761,154	(832)	-	-	(832)	
32	Total Liabilities and Shareholders' Equity (26+31)	31,013,818	(755,861)	2,729,922	8,035,485	18,068,254	26,103,738	385,549	-	2,550,470	2,936,019	

13. Income Statement of Long Term Insurance Business - 2016

(All Figures in Rs. `000)

Line	Industry	Company	Shareholders	Long-term Insurance Business					
				Insurance Provision Life			Linked Long-term Business Total		
				Participating	Non Participating	Total			
				1	2	3	4	5	6
				(2+5+9)				(3+4)	
1	GWP	63,495,416	-	20,199,355	41,257,123	61,456,478	2,038,938		
		-	-	-	-	-	-		
2	Premiums ceded to reinsurers	2,485,797	-	271,612	2,183,099	2,454,711	31,086		
		-	-	-	-	-	-		
3	Net change in reserve for unearned premium	(442,433)	-	-	(442,433)	(442,433)	-		
		-	-	-	-	-	-		
4	Net earned premiums (1-2+3)	60,567,186	-	19,927,743	38,631,591	58,559,334	2,007,852		
		-	-	-	-	-	-		
5	Other revenue (5.1 to 5.5)	-	-	-	-	-	-		
5.1	Investment income	27,669,429	1,860,701	13,456,135	11,653,035	25,109,170	699,558		
5.2	Fees and commission income	747,043	210,957	18,479	618,481	636,961	(100,875)		
5.3	Realized gains	301,534	367,929	11,420	73,932	85,352	(151,747)		
5.4	Fair value gains and losses	(347,675)	(109,957)	104,679	(153,437)	(48,758)	(188,960)		
5.5	Other operating revenue (Please specify)	1,670,224	421,804	840,838	356,459	1,197,297	51,123		
	Sundry income	4,743	-	88	4,655	4,743	-		
	Surplus Transfer from Policyholders	-	500,000	-	(500,000)	(500,000)	-		
		-	-	-	-	-	-		
6	Net Income (4+5)	90,612,484	3,251,434	34,359,383	50,684,715	85,044,098	2,316,952		
		-	-	-	-	-	-		
7	Gross benefits and claims paid	23,534,605	-	11,148,861	11,101,285	22,250,146	1,284,459		
8	Claims ceded to reinsurers	(976,092)	-	(190,657)	(773,561)	(964,218)	(11,875)		
9	Gross change in contract liabilities	127,671	-	78,628	47,437	126,065	1,606		
10	Change in contract liabilities ceded to reinsurers	(63,901)	-	(27,910)	(36,205)	(64,115)	214		
11	Change in contract liability - life	27,663,591	(313,860)	12,613,274	15,158,360	27,771,634	205,817		
12	Net benefits and claims (7 to 11)	50,285,874	(313,860)	23,622,196	25,497,316	49,119,512	1,480,222		
		-	-	-	-	-	-		
13	Underwriting and acquisition costs (including reinsurance)	9,738,360	-	3,174,456	6,375,041	9,549,497	188,863		
14	Franchise fee	58,220	2,572	-	55,648	55,648	-		
15	Other operating and administrative expenses	18,514,396	508,297	5,783,946	11,730,759	17,514,705	491,393		
16	Profit attributable to unit-holders	(35,082)	-	-	(176,631)	(176,631)	141,549		
17	Finance costs	539,255	2,113	98,597	438,544	537,141	-		
18	Other expenses (15 to 17)	19,018,568	510,411	5,882,543	11,992,672	17,875,215	632,943		
		-	-	-	-	-	-		
19	Profit before tax (6-12-13-18)	11,511,463	3,052,312	1,680,188	6,764,038	8,444,226	14,925		
20	Income tax expense	(1,778,090)	(140,463)	(1,143,382)	(479,608)	(1,622,989)	(14,638)		
	Discontinued operation -profit from sale of subsidiary	89,400	89,400	-	-	-	-		
21	Profit After Tax (19-20)	9,822,773	3,001,249	536,806	6,284,431	6,821,237	0		

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Softlogic Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)		(3+4)			
1	GWP	5,635,701		2,061,310	3,574,391	5,635,701	-
		-				-	-
2	Premiums ceded to reinsurers	632,953		36,351	596,602	632,953	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums (1-2+3)	5,002,748		2,024,960	2,977,788	5,002,748	-
		-				-	-
5	Other revenue (5.1 to 5.5)	-				-	-
5.1	Investment income	663,517	(4,961)	470,357	198,121	668,479	-
5.2	Fees and commission income	-				-	-
5.3	Realized gains	-	-	-	-	-	-
5.4	Fair value gains and losses	-		-	-	-	-
5.5	Other operating revenue (Please specify)	-				-	-
	Sundry Income	88		88		88	-
	-				-	-
		-				-	-
6	Net Income (4+5)	5,666,353	(4,961)	2,495,405	3,175,910	5,671,315	-
		-				-	-
7	Gross benefits and claims paid	1,452,290	-	265,352	1,186,938	1,452,290	-
8	Claims ceded to reinsurers	(378,797)	-	(17,374)	(361,423)	(378,797)	-
9	Gross change in contract liabilities	15,167	-	16,219	(1,052)	15,167	-
10	Change in contract liabilities ceded to reinsurers	(16,494)	-	(8,518)	(7,976)	(16,494)	-
11	Change in contract liability - life	287,684		578,841	(291,157)	287,684	-
12	Net benefits and claims (7 to 11)	1,359,850	-	834,520	525,330	1,359,850	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	1,580,473	-	747,960	832,513	1,580,473	-
		-				-	-
15	Other operating and administrative expenses	1,780,776	9,944	901,640	869,192	1,770,832	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	67,812		11,284	56,528	67,812	-
18	Other expenses	1,848,588	9,944	912,924	925,720	1,838,644	-
		-				-	-
19	Profit before tax	877,443	(14,905)	1	892,347	892,348	-
20	Income tax expense	-				-	-
	Discontinued operation -profit from sale of subsidiary	89,400	89,400			-	-
21	Profit After Tax	966,843	74,495	1	892,347	892,348	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Arpico							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
	(2+5+9)			(3+4)			
1	GWP	745,386			745,386	745,386	-
		-			-	-	-
2	Premiums ceded to reinsurers	31,952			31,952	31,952	-
		-			-	-	-
3	Net change in reserve for unearned premium	-			-	-	-
		-			-	-	-
4	Net earned premiums	713,435		-	713,435	713,435	-
		-			-	-	-
5	Other revenue	-			-	-	-
5.1	Investment income	108,538	47,457		61,080	61,080	-
5.2	Fees and commission income	12,035			12,035	12,035	-
5.3	Realized gains	1,060			1,060	1,060	-
5.4	Fair value gains and losses	-			-	-	-
5.5	Other operating revenue (Please specify)	-			-	-	-
	other income	4,655			4,655	4,655	-
	-			-	-	-
		-			-	-	-
6	Net Income	839,722	47,457	-	792,265	792,265	-
		-			-	-	-
7	Gross benefits and claims paid	74,633			74,633	74,633	-
8	Claims ceded to reinsurers	(343)			(343)	(343)	-
9	Gross change in contract liabilities	13,218			13,218	13,218	-
10	Change in contract liabilities ceded to reinsurers	(12,110)			(12,110)	(12,110)	-
11	Change in contract liability - life	344,837	900		343,937	343,937	-
12	Net benefits and claims	420,235	900	-	419,335	419,335	-
		-			-	-	-
13	Underwriting and acquisition costs (including reinsurance)	232,674			232,674	232,674	-
		-			-	-	-
15	Other operating and administrative expenses	140,256			140,256	140,256	-
16	Profit attributable to unit-holders	-			-	-	-
17	Finance costs	-			-	-	-
18	Other expenses	140,256	-	-	140,256	140,256	-
		-			-	-	-
19	Profit before tax	46,557	46,557	-	-	-	-
20	Income tax expense	-			-	-	-
		-			-	-	-
21	Profit After Tax	46,557	46,557	-	-	-	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Allianz Life		Long-term Insurance Business					Linked Long-term Business Total	
Line	Company	Shareholders	Insurance Provision Life					
			Participating	Non Participating	Total			
			1	2	3	4		5
			(2+5+9)				(3+4)	
1	GWP	1,040,272			908,346	908,346	131,926	
		-				-	-	
2	Premiums ceded to reinsurers	67,154			60,445	60,445	6,709	
		-				-	-	
3	Net change in reserve for unearned premium	-				-	-	
		-				-	-	
4	Net earned premiums	973,118			847,901	847,901	125,217	
		-				-	-	
5	Other revenue	-			-	-	-	
5.1	Investment income	207,074			207,074	207,074	-	
5.2	Fees and commission income	-				-	-	
5.3	Realized gains	-				-	-	
5.4	Fair value gains and losses	-				-	-	
5.5	Other operating revenue (Please specify)	3,013			3,013	3,013	-	
	-				-	-	
	-				-	-	
		-				-	-	
6	Net Income	1,183,205	-	-	1,057,988	1,057,988	125,217	
		-				-	-	
7	Gross benefits and claims paid	108,928			100,048	100,048	8,880	
8	Claims ceded to reinsurers	(22,280)			(21,573)	(21,573)	(707)	
9	Gross change in contract liabilities	-				-	-	
10	Change in contract liabilities ceded to reinsurers	-				-	-	
11	Change in contract liability - life	579,125			514,584	514,584	64,541	
12	Net benefits and claims	665,774	-	-	593,060	593,060	72,714	
		-				-	-	
13	Underwriting and acquisition costs (including reinsurance)	131,968			118,875	118,875	13,093	
		-				-	-	
15	Other operating and administrative expenses	468,507			429,384	429,384	39,123	
16	Profit attributable to unit-holders	(176,631)			(176,631)	(176,631)	-	
17	Finance costs	-				-	-	
18	Other expenses	291,875	-	-	252,752	252,752	39,123	
		-				-	-	
19	Profit before tax	93,587	-	-	93,301	93,301	287	
20	Income tax expense	-				-	-	
		-				-	-	
21	Profit After Tax	93,587	-	-	93,301	93,301	-	

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

AIA							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	10,103,915	-	-	9,190,066	9,190,066	913,849
		-				-	-
2	Premiums ceded to reinsurers	260,065	-	-	241,111	241,111	18,954
		-				-	-
3	Net change in reserve for unearned premium	(445,931)			(445,931)	(445,931)	-
		-				-	-
4	Net earned premiums	9,397,920		-	8,503,024	8,503,024	894,896
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	4,759,573	454,755		3,821,017	3,821,017	483,802
5.2	Fees and commission income	408,086	-		384,853	384,853	23,233
5.3	Realized gains	49,111	6,760		62,102	62,102	(19,751)
5.4	Fair value gains and losses	(201,557)	-		(11,767)	(11,767)	(189,790)
5.5	Other operating revenue (Please specify)	218,572	13,675		203,829	203,829	1,068
		-				-	-
	-				-	-
		-				-	-
6	Net Income	14,631,705	475,189	-	12,963,058	12,963,058	1,193,458
		-				-	-
7	Gross benefits and claims paid	4,834,456	-	-	3,752,032	3,752,032	1,082,424
8	Claims ceded to reinsurers	(74,843)	-	-	(64,377)	(64,377)	(10,466)
9	Gross change in contract liabilities	-	-	-	-	-	-
10	Change in contract liabilities ceded to reinsurers	-	-	-	-	-	-
11	Change in contract liability - life	2,995,266	(314,760)	-	3,714,373	3,714,373	(404,347)
12	Net benefits and claims	7,754,880	(314,760)	-	7,402,028	7,402,028	667,612
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	1,270,379	-	-	1,220,142	1,220,142	50,237
		-				-	-
15	Other operating and administrative expenses	4,671,646	237,999	-	4,114,226	4,114,226	319,421
16	Profit attributable to unit-holders	141,549	-	-	-	-	141,549
17	Finance costs	-	-	-	-	-	-
18	Other expenses	4,813,196	237,999	-	4,114,226	4,114,226	460,971
		-				-	-
19	Profit before tax	793,250	551,950	-	226,662	226,662	14,638
20	Income tax expense	(283,398)	(42,098)		(226,662)	(226,662)	(14,638)
		-				-	-
21	Profit After Tax	509,852	509,852	-	0	0	0

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Amana Life							
Line		Company	Shareholders	Long-term Insurance Business			
				Insurance Provision Life			Linked Long-term Business Total
				Participating	Non Participating	Total	
				1	2	3	4
(2+5+9)				(3+4)			
1	GWP	843,899		117,417	55,041	172,458	671,441
		-				-	-
2	Premiums ceded to reinsurers	18,204		2,765	11,346	14,111	4,093
		-				-	-
3	Net change in reserve for unearned premium	3,498			3,498	3,498	-
		-				-	-
4	Net earned premiums	829,192		114,652	47,192	161,845	667,347
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	209,395	36,917	46,834	-	46,834	125,645
5.2	Fees and commission income	-	175,194	(38,273)	(12,814)	(51,087)	(124,108)
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	29,627	22,652	6,974		6,974	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	1,068,214	234,763	130,187	34,379	164,566	668,885
		-				-	-
7	Gross benefits and claims paid	320,181		114,765	13,978	128,742	191,439
8	Claims ceded to reinsurers	-				-	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-		-	-	-	-
11	Change in contract liability - life	328,645		(17,574)	15,299	(2,275)	330,920
12	Net benefits and claims	648,826	-	97,190	29,277	126,468	522,359
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	108,238	-	811	3,486	4,297	103,941
		-				-	-
15	Other operating and administrative expenses	276,101	199,715	32,186	1,616	33,801	42,585
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	1,182	1,182			-	-
18	Other expenses	277,283	200,896	32,186	1,616	33,801	42,585
		-				-	-
19	Profit before tax	33,867	33,867	0	0	0	0
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	33,867	33,867	0	0	0	0

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Ceylinco Life							
Line		Company	Shareholders	Long-term Insurance Business			
				Insurance Provision Life			Linked Long-term Business Total
				Participating	Non Participating	Total	
				1	2	3	4
(2+5+9)				(3+4)			
1	GWP	15,027,600		6,048,253	8,950,185	14,998,438	29,162
		-				-	-
2	Premiums ceded to reinsurers	373,829		16,458	357,156	373,614	215
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	14,653,771		6,031,795	8,593,029	14,624,824	28,947
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	8,180,786	518,594	4,063,684	3,598,508	7,662,192	-
5.2	Fees and commission income	120,399	-	3,854	116,545	120,399	-
5.3	Realized gains	20,276	-	12,009	8,267	20,276	-
5.4	Fair value gains and losses	132,110	(25,559)	111,989	45,680	157,669	-
5.5	Other operating revenue (Please specify)	327,118	312,355	-	14,763	14,763	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	23,434,460	805,390	10,223,331	12,376,792	22,600,123	28,947
		-				-	-
7	Gross benefits and claims paid	6,800,076		3,189,022	3,611,003	6,800,025	51
8	Claims ceded to reinsurers	(148,394)		(7,862)	(140,533)	(148,394)	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	8,397,890		4,469,772	3,928,117	8,397,890	-
12	Net benefits and claims	15,049,571	-	7,650,932	7,398,588	15,049,520	51
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	1,693,985		798,490	894,277	1,692,767	1,218
		-				-	-
15	Other operating and administrative expenses	2,937,262	(31,929)	1,267,859	1,673,654	2,941,512	27,678
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	9,915	932	4,492	4,492	8,984	-
18	Other expenses	2,947,177	(30,997)	1,272,351	1,678,145	2,950,496	27,678
		-				-	-
19	Profit before tax	3,743,726	836,387	501,557	2,405,782	2,907,339	0
20	Income tax expense	(664,686)	(57,346)	(385,027)	(222,313)	(607,340)	-
		-				-	-
21	Profit After Tax	3,079,041	779,041	116,530	2,183,469	2,300,000	0

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Cooplife							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
				Participating	Non Participating	Total	
				1	2	3	
	(2+5+9)			(3+4)			
1	GWP	462,159	-	297,974	164,186	462,159	-
		-				-	-
2	Premiums ceded to reinsurers	38,613	-	1,630	36,983	38,613	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	423,547		296,344	127,202	423,547	-
		-				-	-
5	Other revenue	-	-	-	-	-	-
5.1	Investment income	114,086	16,687	41,600	55,799	97,399	-
5.2	Fees and commission income	-	-	-	-	-	-
5.3	Realized gains	(607)	-	(607)	-	(607)	-
5.4	Fair value gains and losses	(33,213)	(38,951)	5,738	-	5,738	-
5.5	Other operating revenue (Please specify)	2,905	-	2,053	852	2,905	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	506,716	(22,265)	345,128	183,854	528,981	-
		-				-	-
7	Gross benefits and claims paid	83,950	-	39,942	44,008	83,950	-
8	Claims ceded to reinsurers	(11,773)	-	(3,395)	(8,378)	(11,773)	-
9	Gross change in contract liabilities	-	-	-	-	-	-
10	Change in contract liabilities ceded to reinsurers	-	-	-	-	-	-
11	Change in contract liability - life	(157,396)	-	(118,690)	(38,706)	(157,396)	-
12	Net benefits and claims	(85,219)	-	(82,143)	(3,076)	(85,219)	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	74,310	-	37,395	36,914	74,310	-
		-				-	-
15	Other operating and administrative expenses	225,099	-	152,495	72,604	225,099	-
16	Profit attributable to unit-holders	-	-	-	-	-	-
17	Finance costs	-	-	-	-	-	-
18	Other expenses	225,099	-	152,495	72,604	225,099	-
		-				-	-
19	Profit before tax	292,527	(22,265)	237,380	77,412	314,792	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	292,527	(22,265)	237,380	77,412	314,792	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

HNB Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	3,554,078	-	638,530	2,915,548	3,554,078	-
		-				-	-
2	Premiums ceded to reinsurers	159,050	-	5,256	153,794	159,050	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	3,395,028		633,274	2,761,754	3,395,028	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	957,731	128,902	342,623	486,206	828,829	-
5.2	Fees and commission income	68,266	27,142	7,037	34,087	41,124	-
5.3	Realized gains	-	-	-	-	-	-
5.4	Fair value gains and losses	-	-	-	-	-	-
5.5	Other operating revenue (Please specify)	-				-	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	4,421,026	156,044	982,934	3,282,048	4,264,982	-
		-				-	-
7	Gross benefits and claims paid	467,460	-	128,490	338,970	467,460	-
8	Claims ceded to reinsurers	(65,783)	-	(5,715)	(60,068)	(65,783)	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	1,708,284	-	570,912	1,137,372	1,708,284	-
12	Net benefits and claims	2,109,961	-	693,687	1,416,274	2,109,961	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	705,320	-	73,464	631,856	705,320	-
		-				-	-
15	Other operating and administrative expenses	949,104	12,833	178,104	758,167	936,271	-
16	Profit attributable to unit-holders	-	-	-	-	-	-
17	Finance costs	-	-	-	-	-	-
18	Other expenses	949,104	12,833	178,104	758,167	936,271	-
		-				-	-
19	Profit before tax	656,641	143,211	37,679	475,751	513,430	-
20	Income tax expense	(56,512)	(4,642)	(28,492)	(23,378)	(51,870)	-
		-				-	-
21	Profit After Tax	600,129	138,569	9,188	452,373	461,560	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Janashakthi Life								
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total	
				Insurance Provision Life				
				Participating	Non Participating	Total		
				1	2	3		4
		(2+5+9)		3	4	5	(3+4)	6
1	GWP	2,930,430		160,335	2,770,094	2,930,430	-	
		-				-	-	
2	Premiums ceded to reinsurers	90,592		5,638	84,954	90,592	-	
		-				-	-	
3	Net change in reserve for unearned premium	-				-	-	
		-				-	-	
4	Net earned premiums	2,839,838		154,698	2,685,140	2,839,838	-	
		-				-	-	
5	Other revenue	-				-	-	
5.1	Investment income	991,956	36,515	182,488	772,953	955,441	-	
5.2	Fees and commission income	41,524		542	40,982	41,524	-	
5.3	Realized gains	363,643	361,169		2,473	2,473	-	
5.4	Fair value gains and losses	(5,004)			(5,004)	(5,004)	-	
5.5	Other operating revenue (Please specify)	49,319	2,230	32,051	15,039	47,090	-	
	Surplus Transfer from Policyholders	-	500,000		(500,000)	(500,000)	-	
	-				-	-	
		-				-	-	
6	Net Income	4,281,276	899,914	369,779	3,011,583	3,381,362	-	
		-				-	-	
7	Gross benefits and claims paid	986,738	-	188,705	798,034	986,738	-	
8	Claims ceded to reinsurers	-				-	-	
9	Gross change in contract liabilities	-				-	-	
10	Change in contract liabilities ceded to reinsurers	-				-	-	
11	Change in contract liability - life	-				-	-	
12	Net benefits and claims	986,738	-	188,705	798,034	986,738	-	
		-				-	-	
13	Underwriting and acquisition costs (including reinsurance)	691,242	-	2,358	688,883	691,242	-	
		-				-	-	
15	Other operating and administrative expenses	541,127	7,070	29,220	504,837	534,057	-	
16	Profit attributable to unit-holders	-				-	-	
17	Finance costs	3,385	-	185	3,200	3,385	-	
18	Other expenses	544,513	7,070	29,406	508,037	537,443	-	
		-				-	-	
19	Profit before tax	2,058,783	892,844	149,310	1,016,629	1,165,938	-	
20	Income tax expense	-				-	-	
		-				-	-	
21	Profit After Tax	2,058,783	892,844	149,310	1,016,629	1,165,938	-	

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

LIC							
Line		Company	Shareholders	Long-term Insurance Business			
				Insurance Provision Life			Linked Long-term Business Total
		Participating	Non Participating	Total			
		1	2	3	4	5	6
	(2+5+9)			(3+4)			
1	GWP	474,312		242,314	231,998	474,312	-
		-				-	-
2	Premiums ceded to reinsurers	3,461		1,537	1,925	3,461	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	470,851		240,777	230,073	470,851	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	178,775	30,934	114,446	33,395	147,841	-
5.2	Fees and commission income	-				-	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	10,001		5,109	4,892	10,001	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	659,627	30,934	360,333	268,360	628,693	-
		-				-	-
7	Gross benefits and claims paid	179,851		137,475	42,376	179,851	-
8	Claims ceded to reinsurers	-				-	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	248,290		80,529	167,761	248,290	-
12	Net benefits and claims	428,141	-	218,004	210,137	428,141	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	36,972		18,888	18,084	36,972	-
		-				-	-
15	Other operating and administrative expenses	192,503	1,306	103,081	88,116	191,197	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	1,042		568	474	1,042	-
18	Other expenses	193,545	1,306	103,649	88,590	192,239	-
		-				-	-
19	Profit before tax	969	29,628	19,792	(48,450)	(28,659)	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	969	29,628	19,792	(48,450)	(28,659)	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

LOLC Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)				(3+4)	
1	GWP	1,896,558		109,103	1,787,454	1,896,558	-
		-				-	-
2	Premiums ceded to reinsurers	103,593		3,363	100,230	103,593	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	1,792,965		105,740	1,687,225	1,792,965	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	227,424	872	21,813	204,739	226,552	-
5.2	Fees and commission income	7,027	7,027			-	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	(158,449)			(158,449)	(158,449)	-
5.5	Other operating revenue (Please specify)	7,861	157	51	7,653	7,704	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	1,876,827	8,056	127,604	1,741,167	1,868,771	-
		-				-	-
7	Gross benefits and claims paid	163,059		3,132	159,926	163,059	-
8	Claims ceded to reinsurers	(31,781)		(1,200)	(30,581)	(31,781)	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	-				-	-
12	Net benefits and claims	131,278	-	1,933	129,345	131,278	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	183,468		10,564	172,904	183,468	-
14	Franchise fee	58,220	2,572		55,648	55,648	-
15	Other operating and administrative expenses	732,554	3,321	32,828	696,405	729,233	-
16	Profit attributable to unit-holders	-				-	-
17	Increase in Insurance Provision-Life	450,774		81,594	369,180	450,774	-
18	Other expenses	1,183,327	3,321	114,422	1,065,585	1,180,006	-
		-				-	-
19	Profit before tax	320,534	2,163	686	317,685	318,371	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	320,534	2,163	686	317,685	318,371	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

MBSL							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	235,533		6,928	228,604	235,533	-
		-				-	-
2	Premiums ceded to reinsurers	24,881		341	24,540	24,881	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	210,652		6,587	204,065	210,652	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	48,026		1,413	46,613	48,026	-
5.2	Fees and commission income	1,025		30	995	1,025	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	-				-	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	259,703	-	8,030	251,672	259,703	-
		-				-	-
7	Gross benefits and claims paid	33,395		982	32,412	33,395	-
8	Claims ceded to reinsurers	(5,892)		(173)	(5,719)	(5,892)	-
9	Gross change in contract liabilities	15,712		462	15,250	15,712	-
10	Change in contract liabilities ceded to reinsurers	(6,420)		(189)	(6,231)	(6,420)	-
11	Change in contract liability - life	70,357		2,461	67,896	70,357	-
12	Net benefits and claims	107,151	-	3,543	103,608	107,151	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	31,147		916	30,231	31,147	-
14		-				-	-
15	Other operating and administrative expenses	120,606		3,548	117,058	120,606	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	799		23	775	799	-
18	Other expenses	121,405	-	3,571	117,833	121,405	-
		-				-	-
19	Profit before tax	(0)	-	(0)	0	(0)	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	(0)	-			-	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

SLIC							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	11,893,640		9,758,732	2,134,907	11,893,640	-
		-				-	-
2	Premiums ceded to reinsurers	214,304		157,345	56,959	214,304	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	11,679,336		9,601,387	2,077,949	11,679,336	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	7,956,607	340,246	7,199,565	416,797	7,616,361	-
5.2	Fees and commission income	52,289		42,317	9,972	52,289	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	763,152		744,516	18,636	763,152	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	20,451,385	340,246	17,587,784	2,523,354	20,111,138	-
		-				-	-
7	Gross benefits and claims paid	6,104,903		5,809,756	295,147	6,104,903	-
8	Claims ceded to reinsurers	(52,586)		(44,000)	(8,586)	(52,586)	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	8,622,344		6,718,449	1,903,895	8,622,344	-
12	Net benefits and claims	14,674,660	-	12,484,204	2,190,456	14,674,660	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	1,540,113		1,417,007	123,106	1,540,113	-
14		-				-	-
15	Other operating and administrative expenses	3,088,899		2,822,365	266,535	3,088,899	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	10		8	2	10	-
18	Other expenses	3,088,910	-	2,822,373	266,537	3,088,910	-
		-				-	-
19	Profit before tax	1,147,701	340,246	864,200	(56,745)	807,455	-
20	Income tax expense	(773,495)	(36,377)	(729,863)	(7,255)	(737,118)	-
		-				-	-
21	Profit After Tax	374,206	303,870	134,337	(64,000)	70,336	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Sanasa							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
	(2+5+9)			(3+4)			
1	GWP	367,649		(8,394)	376,043	367,649	-
		-				-	-
2	Premiums ceded to reinsurers	43,291		994	42,297	43,291	-
		-				-	-
3	Net change in reserve for unearned premium	-		-	-	-	-
		-				-	-
4	Net earned premiums	324,358		(9,388)	333,746	324,358	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	157,559	84,772	3,130	69,656	72,787	-
5.2	Fees and commission income	36,392	1,594	2,973	31,825	34,798	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	(46,810)	(45,447)		(1,363)	(1,363)	-
5.5	Other operating revenue (Please specify)	-				-	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	471,500	40,919	(3,284)	433,865	430,580	-
		-				-	-
7	Gross benefits and claims paid	124,843		26,668	98,175	124,843	-
8	Claims ceded to reinsurers	(25,759)		(5,502)	(20,256)	(25,759)	-
9	Gross change in contract liabilities	(15,911)		(3,718)	(12,193)	(15,911)	-
10	Change in contract liabilities ceded to reinsurers	(467)			(467)	(467)	-
11	Change in contract liability - life	-		-	-	-	-
12	Net benefits and claims	82,707	-	17,448	65,258	82,707	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	16,453		1,401	15,052	16,453	-
		-				-	-
15	Other operating and administrative expenses	177,748	40,919	11,648	125,181	136,829	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	4,254		362	3,892	4,254	-
18	Other expenses	182,002	40,919	12,010	129,073	141,083	-
		-				-	-
19	Profit before tax	190,338	-	(34,143)	224,481	190,338	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	190,338	-	(34,143)	224,481	190,338	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Union Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	8,270,751		753,700	7,224,491	7,978,191	292,560
		-				-	-
2	Premiums ceded to reinsurers	423,857		39,936	382,806	422,742	1,115
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	7,846,894		713,764	6,841,685	7,555,449	291,445
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	2,877,315	169,012	960,055	1,658,136	2,618,191	90,112
5.2	Fees and commission income	-	-	-	-	-	-
5.3	Realized gains	(131,948)		18	30	48	(131,996)
5.4	Fair value gains and losses	(34,751)	-	(13,047)	(22,534)	(35,581)	830
5.5	Other operating revenue (Please specify)	258,913	70,735	50,648	87,475	138,123	50,055
	-				-	-
	-				-	-
		-				-	-
6	Net Income	10,816,423	239,747	1,711,438	8,564,792	10,276,230	300,446
		-				-	-
7	Gross benefits and claims paid	1,682,170	-	1,127,423	553,082	1,680,505	1,665
8	Claims ceded to reinsurers	(157,860)		(105,435)	(51,723)	(157,158)	(702)
9	Gross change in contract liabilities	99,485		65,665	32,214	97,879	1,606
10	Change in contract liabilities ceded to reinsurers	(28,410)	-	(19,203)	(9,421)	(28,624)	214
11	Change in contract liability - life	4,238,265	-	328,574	3,694,988	4,023,562	214,703
12	Net benefits and claims	5,833,650	-	1,397,024	4,219,140	5,616,164	217,486
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	1,441,617		65,200	1,356,043	1,421,243	20,374
		-				-	-
15	Other operating and administrative expenses	2,167,849	27,119	204,772	1,873,372	2,078,144	62,586
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	-				-	-
18	Other expenses (15 to 17)	2,167,849	27,119	204,772	1,873,372	2,078,144	62,586
		-				-	-
19	Profit before tax	1,373,307	212,628	44,442	1,116,237	1,160,679	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	1,373,307	212,628	44,442	1,116,237	1,160,679	-

13. Income Statement of Long Term Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

NIC							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
	(2+5+9)			(3+4)			
1	GWP	13,533		13,152	381	13,533	-
		-				-	-
2	Premiums ceded to reinsurers	-				-	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	13,533		13,152	381	13,533	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	31,067		8,127	22,940	31,067	-
5.2	Fees and commission income	-				-	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	(257)		(564)	307	(257)	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	44,343	-	20,714	23,628	44,343	-
		-				-	-
7	Gross benefits and claims paid	117,670		117,148	522	117,670	-
8	Claims ceded to reinsurers	-				-	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	-				-	-
12	Net benefits and claims	117,670	-	117,148	522	117,670	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	0		0	-	0	-
		-				-	-
15	Other operating and administrative expenses	44,358		44,200	158	44,358	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	82		81	0	82	-
18	Other expenses	44,440	-	44,282	158	44,440	-
		-				-	-
19	Profit before tax	(117,767)	-	(140,715)	22,948	(117,767)	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	(117,767)	-	(140,715)	22,948	(117,767)	-

14. Income Statement of Long Term Insurance Business - 2015

(All Figures in Rs. '000)

Industry									
Line		Company	Shareholders	Long-term Insurance Business				Linked Long-term Business Total	
				Insurance Provision Life			Total		6
				Participating	Non Participating	5			
				3	4				
1	2	3	4	5	6				
		(2+5+9)				(3+4)			
1	GWP	53,690,783	-	18,257,891	32,987,375	51,245,266	2,445,517		
2	Premiums ceded to reinsurers	2,018,218	-	238,383	1,749,826	1,988,210	30,008		
3	Net change in reserve for unearned premium	(395,429)	-	-	(395,429)	(395,429)	-		
4	Net earned premiums	51,277,135	-	18,019,507	30,842,119	48,861,627	2,415,509		
5	Other revenue								
5.1	Investment income	23,669,202	1,523,472	11,618,439	10,032,772	21,651,211	494,518		
5.2	Fees and commission income	623,467	184,820	42,435	463,457	505,892	(67,245)		
5.3	Realized gains	328,827	49,121	33,473	112,484	145,957	133,749		
5.4	Fair value gains and losses	(398,359)	6,598	55,361	164,900	220,261	(625,218)		
5.5	Other operating revenue (Please specify)	2,714,823	1,464,782	715,755	468,470	1,184,225	65,816		
	Other income	3,501	6	-	3,495	3,495	-		
								
6	Net Income	78,218,597	3,228,800	30,484,971	42,087,697	72,572,668	2,417,129		
7	Gross benefits and claims paid	21,538,618	-	10,473,111	9,354,493	19,827,604	1,711,015		
8	Claims ceded to reinsurers	(671,897)	-	(134,119)	(537,363)	(671,482)	(415)		
9	Gross change in contract liabilities	141,718	-	69,979	70,365	140,344	1,374		
10	Change in contract liabilities ceded to reinsurers	(74,787)	-	(48,827)	(25,456)	(74,283)	(504)		
11	Change in contract liability - life	24,597,897	(106,400)	10,742,231	13,902,669	24,644,900	59,397		
12	Net benefits and claims	45,531,550	(106,400)	21,102,376	22,764,707	43,867,083	1,770,867		
13	Underwriting and acquisition costs (including reinsurance)	8,261,588	13	2,833,724	5,215,766	8,049,490	212,085		
14	Franchise fees	51,604	-	-	51,604	51,604	-		
15	Other operating and administrative expenses	15,153,414	301,232	5,319,537	9,143,062	14,462,599	389,583		
16	Profit attributable to unit-holders	(11,983)	-	-	-	-	(11,983)		
17	Finance costs	821,311	66,502	109,434	645,374	754,809	-		
18	Other expenses	15,962,742	367,735	5,428,971	9,788,437	15,217,408	377,600		
		-	-	-	-	-	-		
19	Profit before tax	8,411,112	2,967,452	1,119,900	4,267,183	5,387,082	56,577		
20	Income tax expense	1,260,924	37,863	855,453	337,760	1,193,213	29,848		
21	Profit After Tax	7,150,188	2,929,589	264,447	3,929,423	4,193,870	26,729		

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

(All Figures in Rs. '000)

Softlogic Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	4,091,042	-	1,597,493	2,493,549	4,091,042	-
		-				-	-
2	Premiums ceded to reinsurers	501,471	-	29,634	471,837	501,471	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	3,589,571		1,567,859	2,021,712	3,589,571	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	827,926	155,308	302,678	369,940	672,618	-
5.2	Fees and commission income	-				-	-
5.3	Realized gains	-		-	-	-	-
5.4	Fair value gains and losses	-	-	-	-	-	-
5.5	Other operating revenue (Please specify)	39,828	13,195	11,985	14,648	26,633	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	4,457,325	168,503	1,882,522	2,406,300	4,288,822	-
		-				-	-
7	Gross benefits and claims paid	676,443	-	135,289	541,154	676,443	-
8	Claims ceded to reinsurers	(265,264)	-	(53,053)	(212,211)	(265,264)	-
9	Gross change in contract liabilities	8,444	-	1,689	6,755	8,444	-
10	Change in contract liabilities ceded to reinsurers	14,109	-	2,822	11,287	14,109	-
11	Change in contract liability - life	966,451	-	432,947	533,505	966,451	-
12	Net benefits and claims	1,400,183	-	519,693	880,491	1,400,183	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	992,572	13	530,446	462,113	992,559	-
		-				-	-
15	Other operating and administrative expenses	1,046,670	(14,170)	815,416	245,424	1,060,840	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	25,338	98	18,172	7,067	25,240	-
18	Other expenses	1,072,008	(14,072)	833,588	252,491	1,086,080	-
		-				-	-
19	Profit before tax	992,562	182,562	(1,206)	811,206	810,000	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	992,562	182,562	(1,206)	811,206	810,000	-

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

(All Figures in Rs. '000)

Arpico							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
	(2+5+9)			(3+4)			
1	GWP	482,447			482,447	482,447	-
		-				-	-
2	Premiums ceded to reinsurers	21,833			21,833	21,833	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	460,614		-	460,614	460,614	-
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	78,566	39,556		39,010	39,010	-
5.2	Fees and commission income	4,249			4,249	4,249	-
5.3	Realized gains	1,477			1,477	1,477	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	-				-	-
	Other Income	3,501	6		3,495	3,495	-
	-				-	-
		-				-	-
6	Net Income	548,407	39,562	-	508,845	508,845	-
		-				-	-
7	Gross benefits and claims paid	65,985			65,985	65,985	-
8	Claims ceded to reinsurers	-			-	-	-
9	Gross change in contract liabilities	5,397			5,397	5,397	-
10	Change in contract liabilities ceded to reinsurers	(3,172)			(3,172)	(3,172)	-
11	Change in contract liability - life	155,787	(6,400)		162,187	162,187	-
12	Net benefits and claims	223,997	(6,400)	-	230,397	230,397	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	168,287			168,287	168,287	-
14		-				-	-
15	Other operating and administrative expenses	130,394	20,233		110,162	110,162	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	-				-	-
18	Other expenses	130,394	20,233	-	110,162	110,162	-
		-				-	-
19	Profit before tax	25,729	25,729	-	0	0	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	25,729	25,729			-	-

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

(All Figures in Rs. '000)

Allianz Life							
Line		Company	Shareholders	Long-term Insurance Business			
				Insurance Provision Life			Linked Long-term Business Total
				Participating	Non Participating	Total	
				1	2	3	4
		(2+5+9)				(3+4)	
1	GWP	919,144			802,733	802,733	116,410
		-				-	-
2	Premiums ceded to reinsurers	59,309			56,847	56,847	2,463
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	859,834		-	745,887	745,887	113,948
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	134,667			124,612	124,612	10,054
5.2	Fees and commission income	-				-	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	13,333			13,333	13,333	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	1,007,835	-	-	883,832	883,832	124,002
		-				-	-
7	Gross benefits and claims paid	52,493			47,395	47,395	5,099
8	Claims ceded to reinsurers	-				-	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	504,042			433,138	433,138	70,904
12	Net benefits and claims	556,535	-	-	480,532	480,532	76,003
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	129,688		117,124		117,124	12,563
		-				-	-
15	Other operating and administrative expenses	368,446		338,181		338,181	30,265
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	-				-	-
18	Other expenses	368,446	-	338,181	-	338,181	30,265
		-				-	-
19	Profit before tax	(46,834)	-	(455,305)	403,300	(52,005)	5,171
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	(46,834)	-	(455,305)	403,300	(52,005)	5,171

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

(All Figures in Rs. '000)

AIA							
Line		Company	Shareholders	Long-term Insurance Business			
				Insurance Provision Life			Linked Long-term Business Total
		Participating	Non Participating	Total			
		1	2	3	4	5	6
(2+5+9)				(3+4)			
1	GWP	8,433,333	-	-	7,345,373	7,345,373	1,087,960
		-	-	-	-	-	-
2	Premiums ceded to reinsurers	232,041	-	-	212,836	212,836	19,205
		-	-	-	-	-	-
3	Net change in reserve for unearned premium	(393,681)	-	-	(393,681)	(393,681)	-
		-	-	-	-	-	-
4	Net earned premiums	7,807,611	-	-	6,738,855	6,738,855	1,068,755
		-	-	-	-	-	-
5	Other revenue	-	-	-	-	-	-
5.1	Investment income	3,880,564	219,248	-	3,301,486	3,301,486	359,829
5.2	Fees and commission income	338,238	-	-	312,320	312,320	25,917
5.3	Realized gains	238,905	23,723	-	80,004	80,004	135,177
5.4	Fair value gains and losses	(339,882)	-	-	40,114	40,114	(379,996)
5.5	Other operating revenue (Please specify)	312,147	18,016	-	293,741	293,741	390
	-	-	-	-	-	-
	-	-	-	-	-	-
		-	-	-	-	-	-
6	Net Income	12,237,582	260,987	-	10,766,521	10,766,521	1,210,073
		-	-	-	-	-	-
7	Gross benefits and claims paid	4,943,172	-	-	3,332,992	3,332,992	1,610,180
8	Claims ceded to reinsurers	(72,476)	-	-	(72,405)	(72,405)	(71)
9	Gross change in contract liabilities	-	-	-	-	-	-
10	Change in contract liabilities ceded to reinsurers	-	-	-	-	-	-
11	Change in contract liability - life	2,104,583	(100,000)	-	2,910,226	2,910,226	(705,643)
12	Net benefits and claims	6,975,279	(100,000)	-	6,170,813	6,170,813	904,466
		-	-	-	-	-	-
13	Underwriting and acquisition costs (including reinsurance)	1,245,925	-	-	1,174,598	1,174,598	71,327
		-	-	-	-	-	-
15	Other operating and administrative expenses	3,492,675	28,708	-	3,229,109	3,229,109	234,857
16	Profit attributable to unit-holders	(11,983)	-	-	-	-	(11,983)
17	Finance costs	-	-	-	-	-	-
18	Other expenses	3,480,691	28,708	-	3,229,109	3,229,109	222,874
		-	-	-	-	-	-
19	Profit before tax	535,687	332,279	-	192,001	192,001	11,407
20	Income tax expense	233,598	11,748	-	192,001	192,001	29,848
		-	-	-	-	-	-
21	Profit After Tax	302,090	320,531	-	(0)	(0)	(18,441)

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

(All Figures in Rs. '000)

AmanaLife										
Line		Company	Shareholders	Long-term Insurance Business				Linked Long-term Business Total		
				Insurance Provision Life			Total		6	
				Participating	Non Participating	Total				
				1	2	3				4
(2+5+9)				(3+4)						
1	GWP	928,294		107,065	86,174	193,239	735,055			
		-				-	-			
2	Premiums ceded to reinsurers	18,482		851	10,544	11,395	7,087			
		-				-	-			
3	Net change in reserve for unearned premium	(1,748)			(1,748)	(1,748)	-			
		-				-	-			
4	Net earned premiums	908,064		106,214	73,883	180,097	727,968			
		-				-	-			
5	Other revenue	-				-	-			
5.1	Investment income	123,086	30,341	29,848	8,083	37,931	54,813			
5.2	Fees and commission income	0	148,949	(27,870)	(24,624)	(52,494)	(96,455)			
5.3	Realized gains	-				-	-			
5.4	Fair value gains and losses	-				-	-			
5.5	Other operating revenue (Please specify)	7,137	7,137			-	-			
	-				-	-			
	-				-	-			
		-				-	-			
6	Net Income	1,038,288	186,427	108,192	57,343	165,535	686,326			
		-				-	-			
7	Gross benefits and claims paid	207,571		88,478	24,734	113,212	94,360			
8	Claims ceded to reinsurers	-				-	-			
9	Gross change in contract liabilities	-				-	-			
10	Change in contract liabilities ceded to reinsurers	-				-	-			
11	Change in contract liability - life	482,827		9,748	12,082	21,830	460,997			
12	Net benefits and claims	690,398	-	98,226	36,816	135,042	555,356			
		-				-	-			
13	Underwriting and acquisition costs (including reinsurance)	97,322	-	1,920	2,974	4,894	92,428			
		-				-	-			
15	Other operating and administrative expenses	232,074	167,933	8,047	17,552	25,599	38,542			
16	Profit attributable to unit-holders	-				-	-			
17	Finance costs	(430)	(430)			-	-			
18	Other expenses	231,644	167,503	8,047	17,552	25,599	38,542			
		-				-	-			
19	Profit before tax	18,924	18,924	0	0	0	0			
20	Income tax expense	-				-	-			
		-				-	-			
21	Profit After Tax	18,924	18,924	0	0	0	-			

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

(All Figures in Rs. '000)

Ceylinco Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	13,456,828		5,639,277	7,787,573	13,426,850	29,978
		-				-	-
2	Premiums ceded to reinsurers	310,054		15,492	294,356	309,848	206
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums	13,146,774		5,623,785	7,493,217	13,117,002	29,772
		-				-	-
5	Other revenue	-				-	-
5.1	Investment income	6,461,445	235,983	3,237,240	2,988,222	6,225,462	-
5.2	Fees and commission income	90,377	-	17,523	69,561	87,084	3,293
5.3	Realized gains	61,172	(3,000)	33,369	30,803	64,172	-
5.4	Fair value gains and losses	114,798		59,695	55,103	114,798	-
5.5	Other operating revenue (Please specify)	12,983		4,277	8,706	12,983	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income	19,887,549	232,983	8,975,889	10,645,612	19,621,501	33,065
		-				-	-
7	Gross benefits and claims paid	6,109,171		2,739,291	3,369,880	6,109,171	-
8	Claims ceded to reinsurers	(152,426)		(7,621)	(144,805)	(152,426)	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	7,135,304		3,824,428	3,310,876	7,135,304	-
12	Net benefits and claims	13,092,049	-	6,556,098	6,535,951	13,092,049	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	1,610,178		852,519	756,008	1,608,527	1,651
		-				-	-
15	Other operating and administrative expenses	2,994,099	23,310	1,175,750	1,763,625	2,939,375	31,414
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	10,214	21	4,077	6,116	10,193	-
18	Other expenses	3,004,313	23,331	1,179,827	1,769,741	2,949,568	31,414
		-				-	-
19	Profit before tax	2,181,009	209,652	387,445	1,583,913	1,971,357	-
20	Income tax expense	120,963	(50,394)	68,543	102,814	171,357	-
		-				-	-
21	Profit After Tax	2,060,046	260,046	318,902	1,481,099	1,800,000	-

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

(All Figures in Rs. '000)

Cooplife							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	494,598	-	256,711	237,887	494,598	-
		-				-	
2	Premiums ceded to reinsurers	32,013	-	1,601	30,412	32,013	-
		-				-	
3	Net change in reserve for unearned premium	-	-	-	-	-	-
		-				-	
4	Net earned premiums	462,585		255,110	207,475	462,585	-
		-				-	
5	Other revenue	-	-	-	-	-	-
5.1	Investment income	111,481	40,738	3,868	66,875	70,743	-
5.2	Fees and commission income	-	-	-	-	-	-
5.3	Realized gains	-	-	-	-	-	-
5.4	Fair value gains and losses	(8,972)	(12,932)	3,960	-	3,960	-
5.5	Other operating revenue (Please specify)	15,633	-	8,129	7,504	15,633	-
	-				-	
	-				-	
		-				-	
6	Net Income	580,727	27,806	271,068	281,854	552,921	-
		-				-	
7	Gross benefits and claims paid	102,047	-	34,696	67,351	102,047	-
8	Claims ceded to reinsurers	(10,923)		(3,714)	(7,209)	(10,923)	-
9	Gross change in contract liabilities	-		-	-	-	-
10	Change in contract liabilities ceded to reinsurers	-				-	
11	Change in contract liability - life	206,762		90,961	115,801	206,762	-
12	Net benefits and claims	297,886	-	121,943	175,943	297,886	-
		-				-	
13	Underwriting and acquisition costs (including reinsurance)	68,039	-	34,629	33,410	68,039	-
		-				-	
15	Other operating and administrative expenses	186,996		114,496	72,500	186,996	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	-				-	-
18	Other expenses	186,996	-	114,496	72,500	186,996	-
		-				-	
19	Profit before tax	27,806	27,806	0	0	0	-
20	Income tax expense	408	408			-	-
		-				-	-
21	Profit After Tax	27,398	27,398			-	-

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

(All Figures in Rs. '000)

HNB Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)				(3+4)	
1	GWP	2,788,715	-	620,168	2,168,547	2,788,715	-
		-				-	-
2	Premiums ceded to reinsurers	107,963	-	8,695	99,268	107,963	-
		-				-	-
3	Net change in reserve for unearned premium	-	-			-	-
		-				-	-
4	Net earned premiums [1-2+3]	2,680,752	-	611,473	2,069,279	2,680,752	-
		-				-	-
5	Other revenue (5.1 to 5.5)	-				-	-
5.1	Investment income	732,111	101,359	257,489	373,263	630,752	-
5.2	Fees and commission income	45,040	21,442	3,997	19,601	23,598	-
5.3	Realized gains	-	-	-	-	-	-
5.4	Fair value gains and losses	-	-	-	-	-	-
5.5	Other operating revenue (Please specify)	-	-	-	-	-	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income (4+5)	3,457,904	122,801	872,959	2,462,144	3,335,103	-
		-				-	-
7	Gross benefits and claims paid	318,318	-	183,525	134,793	318,318	-
8	Claims ceded to reinsurers	(37,824)	-	(5,456)	(32,368)	(37,824)	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	1,462,100	-	408,785	1,053,315	1,462,100	-
12	Net benefits and claims (7 to 11)	1,742,594	-	586,854	1,155,740	1,742,594	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	504,987	-	66,057	438,930	504,987	-
		-				-	-
15	Other operating and administrative expenses	753,296	3,615	196,243	553,438	749,681	-
16	Profit attributable to unit-holders	-	-	-	-	-	-
17	Finance costs	-	-	-	-	-	-
18	Other expenses	753,296	3,615	196,243	553,438	749,681	-
		-				-	-
19	Profit before tax	457,027	119,186	23,805	314,036	337,841	-
20	Income tax expense	29,383	1,611	14,227	13,545	27,772	-
		-				-	-
21	Profit After Tax	427,644	117,575	9,579	300,490	310,069	-

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

(All Figures in Rs. '000)

Janashakthi Life										
Line		Company	Shareholders	Long-term Insurance Business				Linked Long-term Business Total		
				Insurance Provision Life			Total		6	
				Participating	Non Participating					
				1	2	3				4
		(2+5+9)			(3+4)					
1	GWP	2,527,715	-	176,705	2,351,011	2,527,715	-			
		-				-	-			
2	Premiums ceded to reinsurers	81,991	-	8,858	73,133	81,991	-			
		-				-	-			
3	Net change in reserve for unearned premium	-				-	-			
		-				-	-			
4	Net earned premiums [1-2+3]	2,445,724		167,847	2,277,877	2,445,724	-			
		-				-	-			
5	Other revenue (5.1 to 5.5)	-				-	-			
5.1	Investment income	785,757	10,047	35,073	740,637	775,710	-			
5.2	Fees and commission income	46,438	-	2,544	43,894	46,438	-			
5.3	Realized gains	(11,124)	(11,124)	-	-	-	-			
5.4	Fair value gains and losses	58,927			58,927	58,927	-			
5.5	Other operating revenue (Please specify)	142,661	140,000	134	2,527	2,661	-			
	-				-	-			
	-				-	-			
		-				-	-			
6	Net Income (4+5)	3,468,383	138,923	205,597	3,123,863	3,329,460	-			
		-				-	-			
7	Gross benefits and claims paid	684,350	-	148,805	535,545	684,350	-			
8	Claims ceded to reinsurers	-				-	-			
9	Gross change in contract liabilities	-				-	-			
10	Change in contract liabilities ceded to reinsurers	-				-	-			
11	Change in contract liability - life	1,084,402	-	(5,383)	1,089,785	1,084,402	-			
12	Net benefits and claims (7 to 11)	1,768,752	-	143,422	1,625,330	1,768,752	-			
		-				-	-			
13	Underwriting and acquisition costs (including reinsurance)	714,990	-	11,081	703,909	714,990	-			
		-				-	-			
15	Other operating and administrative expenses	662,293	16,000	47,630	598,662	646,293	-			
16	Profit attributable to unit-holders	-				-	-			
17	Finance costs	56,296	60,655	(321)	(4,038)	(4,359)	-			
18	Other expenses	718,589	76,655	47,309	594,624	641,933	-			
		-				-	-			
19	Profit before tax	266,053	62,268	3,785	200,000	203,785	-			
20	Income tax expense	-				-	-			
		-				-	-			
21	Profit After Tax	266,053	62,268	3,785	200,000	203,785	-			

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

(All Figures in Rs. '000)

LIC		Long-term Insurance Business					Linked Long-term Business Total
Line		Company	Shareholders	Insurance Provision Life			
				Participating	Non Participating	Total	
		1	2	3	4	5	
		(2+5+9)				(3+4)	
1	GWP	386,885		222,306	164,579	386,885	-
		-				-	-
2	Premiums ceded to reinsurers	3,562		2,046	1,516	3,562	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums [1-2+3]	383,323		220,260	163,063	383,323	-
		-				-	-
5	Other revenue (5.1 to 5.5)	-				-	-
5.1	Investment income	147,497	15,622	105,684	26,191	131,875	-
5.2	Fees and commission income	17,659		10,147	7,512	17,659	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	-				-	-
	-				-	-
	-				-	-
	-				-	-
6	Net Income (4+5)	548,479	15,622	336,091	196,766	532,857	-
		-				-	-
7	Gross benefits and claims paid	187,681		107,842	79,839	187,681	-
8	Claims ceded to reinsurers	-				-	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	164,751		(30,163)	194,914	164,751	-
12	Net benefits and claims (7 to 11)	352,432	-	77,679	274,753	352,432	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	34,584		19,872	14,712	34,584	-
		-				-	-
15	Other operating and administrative expenses	146,932		84,428	62,504	146,932	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	-				-	-
18	Other expenses	146,932	-	84,428	62,504	146,932	-
		-				-	-
19	Profit before tax	14,532	15,622	154,113	(155,203)	(1,090)	-
20	Income tax expense	5,365	5,365			-	-
		-				-	-
21	Profit After Tax	9,167	10,257	154,113	(155,203)	(1,090)	-

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

(All Figures in Rs. '000)

LOLC Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	1,209,578		123,640	1,085,938	1,209,578	-
		-				-	-
2	Premiums ceded to reinsurers	55,017		4,255	50,762	55,017	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums [1-2+3]	1,154,561		119,385	1,035,176	1,154,561	-
		-				-	-
5	Other revenue (5.1 to 5.5)	-				-	-
5.1	Investment income	118,575	628	9,334	108,612	117,946	-
5.2	Fees and commission income	-				-	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	10,039			10,039	10,039	-
5.5	Other operating revenue (Please specify)	5,034		8	5,026	5,034	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income (4+5)	1,288,208	628	128,727	1,158,853	1,287,580	-
		-				-	-
7	Gross benefits and claims paid	86,382		5,445	80,937	86,382	-
8	Claims ceded to reinsurers	(16,725)		(2,473)	(14,253)	(16,725)	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	-				-	-
12	Net benefits and claims (7 to 11)	69,656	-	2,972	66,684	69,656	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	121,138		14,441	106,697	121,138	-
14	Franchise fees	51,604			51,604	51,604	-
15	Other operating and administrative expenses	567,445	(42)	55,881	511,605	567,487	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	723,627		87,400	636,227	723,627	-
18	Other expenses	1,291,072	(42)	143,281	1,147,832	1,291,114	-
		-				-	-
19	Profit before tax	(245,262)	670	(31,967)	(213,965)	(245,932)	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	(245,262)	670	(31,967)	(213,965)	(245,932)	-

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

(All Figures in Rs. '000)

MBSL								
Line		Company	Shareholders	Long-term Insurance Business				Linked Long-term Business Total
				Insurance Provision Life			6	
				Participating	Non Participating	Total		
				1	2	3		
(2+5+9)		(3+4)						
1	GWP	203,235		7,832	195,403	203,235	-	
		-				-	-	
2	Premiums ceded to reinsurers	14,049		205	13,844	14,049	-	
		-				-	-	
3	Net change in reserve for unearned premium	-				-	-	
		-				-	-	
4	Net earned premiums [1-2+3]	189,186		7,627	181,559	189,186	-	
		-				-	-	
5	Other revenue (5.1 to 5.5)	-				-	-	
5.1	Investment income	32,181		1,240	30,941	32,181	-	
5.2	Fees and commission income	-				-	-	
5.3	Realized gains	-				-	-	
5.4	Fair value gains and losses	-				-	-	
5.5	Other operating revenue (Please specify)	14,855		572	14,283	14,855	-	
	-				-	-	
	-				-	-	
		-				-	-	
6	Net Income (4+5)	236,222	-	9,440	226,783	236,222	-	
		-				-	-	
7	Gross benefits and claims paid	24,392		940	23,452	24,392	-	
8	Claims ceded to reinsurers	(1,468)		(57)	(1,411)	(1,468)	-	
9	Gross change in contract liabilities	6,624		255	6,369	6,624	-	
10	Change in contract liabilities ceded to reinsurers	(1,230)		(47)	(1,183)	(1,230)	-	
11	Change in contract liability - life	89,975		3,804	86,171	89,975	-	
12	Net benefits and claims (7 to 11)	118,293	-	4,895	113,398	118,293	-	
		-				-	-	
13	Underwriting and acquisition costs (including reinsurance)	32,785		1,263	31,522	32,785	-	
		-				-	-	
15	Other operating and administrative expenses	85,144		3,281	81,863	85,144	-	
16	Profit attributable to unit-holders	-				-	-	
17	Finance costs	-				-	-	
18	Other expenses	85,144	-	3,281	81,863	85,144	-	
		-				-	-	
19	Profit before tax	-	-	-	-	-	-	
20	Income tax expense	-				-	-	
		-				-	-	
21	Profit After Tax	-	-			-	-	

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

(All Figures in Rs. '000)

SLIC							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
				Participating	Non Participating	Total	
				1	2	3	
		(2+5+9)				(3+4)	
1	GWP	10,470,079		8,679,501	1,790,577	10,470,079	-
		-				-	-
2	Premiums ceded to reinsurers	162,843		117,190	45,654	162,843	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums [1-2+3]	10,307,235		8,562,312	1,744,924	10,307,235	-
		-				-	-
5	Other revenue (5.1 to 5.5)					-	-
5.1	Investment income	7,599,082	382,362	6,861,614	355,106	7,216,720	-
5.2	Fees and commission income	46,222		36,094	10,128	46,222	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	645,224	(42)	632,260	13,007	645,267	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income (4+5)	18,597,763	382,319	16,092,280	2,123,164	18,215,444	-
		-				-	-
7	Gross benefits and claims paid	6,304,647		5,896,275	408,373	6,304,647	-
8	Claims ceded to reinsurers	-				-	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	6,840,241		5,730,075	1,110,166	6,840,241	-
12	Net benefits and claims (7 to 11)	13,144,888	-	11,626,350	1,518,538	13,144,888	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	1,240,955		1,117,208	123,747	1,240,955	-
		-				-	-
15	Other operating and administrative expenses	2,443,685		2,214,555	229,130	2,443,685	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	-				-	-
18	Other expenses	2,443,685	-	2,214,555	229,130	2,443,685	-
		-				-	-
19	Profit before tax	1,768,235	382,319	1,134,167	251,749	1,385,916	-
20	Income tax expense	842,932	69,124	769,343	4,465	773,808	-
		-				-	-
21	Profit After Tax	925,303	313,195	364,824	247,284	612,108	-

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

(All Figures in Rs. '000)

Sanasa							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
				Participating	Non Participating	Total	
				1	2	3	
		(2+5+9)			(3+4)		
1	GWP	311,434		39,217	272,217	311,434	-
		-				-	-
2	Premiums ceded to reinsurers	53,408		6,725	46,683	53,408	-
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums [1-2+3]	258,026		32,492	225,534	258,026	-
		-				-	-
5	Other revenue (5.1 to 5.5)	-				-	-
5.1	Investment income	115,666	29,436	11,075	75,154	86,229	-
5.2	Fees and commission income	35,244	14,429		20,814	20,814	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	57,631	19,530	7,348	30,752	38,100	-
5.5	Other operating revenue (Please specify)	-				-	-
	-				-	-
	-				-	-
		-				-	-
6	Net Income (4+5)	466,566	63,396	50,915	352,255	403,170	-
		-				-	-
7	Gross benefits and claims paid	78,034		9,826	68,208	78,034	-
8	Claims ceded to reinsurers	(20,146)		(2,537)	(17,609)	(20,146)	-
9	Gross change in contract liabilities	14,411		1,815	12,596	14,411	-
10	Change in contract liabilities ceded to reinsurers	(2,258)		(284)	(1,974)	(2,258)	-
11	Change in contract liability - life	-		-	-	-	-
12	Net benefits and claims (7 to 11)	70,041	-	8,820	61,221	70,041	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	10,702		931	9,771	10,702	-
		-				-	-
15	Other operating and administrative expenses	141,907	13,440	16,224	112,243	128,467	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	6,158	6,158			-	-
18	Other expenses	148,065	19,598	16,224	112,243	128,467	-
		-				-	-
19	Profit before tax	237,759	43,798	24,941	169,020	193,960	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	237,759	43,798	24,941	169,020	193,960	-

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

(All Figures in Rs. '000)

Union Life							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	6,964,390		765,296	5,722,980	6,488,276	476,114
		-				-	-
2	Premiums ceded to reinsurers	364,182		42,832	320,302	363,134	1,048
		-				-	-
3	Net change in reserve for unearned premium	-				-	-
		-				-	-
4	Net earned premiums [1-2+3]	6,600,208		722,464	5,402,678	6,125,142	475,066
		-				-	-
5	Other revenue (5.1 to 5.5)	-				-	-
5.1	Investment income	2,494,756	262,844	740,399	1,421,692	2,162,091	69,821
5.2	Fees and commission income	-	-	-	-	-	-
5.3	Realized gains	38,397	39,522	104	199	303	(1,429)
5.4	Fair value gains and losses	(290,899)	-	(15,642)	(30,035)	(45,677)	(245,222)
5.5	Other operating revenue (Please specify)	1,498,496	1,286,476	50,200	96,393	146,594	65,425
	-				-	-
	-				-	-
		-				-	-
6	Net Income (4+5)	10,340,957	1,588,842	1,497,525	6,890,927	8,388,452	363,663
		-				-	-
7	Gross benefits and claims paid	1,542,972	-	967,926	573,669	1,541,595	1,376
8	Claims ceded to reinsurers	(94,644)		(59,208)	(35,092)	(94,300)	(344)
9	Gross change in contract liabilities	106,842		66,221	39,248	105,468	1,374
10	Change in contract liabilities ceded to reinsurers	(82,236)	-	(51,317)	(30,415)	(81,732)	(504)
11	Change in contract liability - life	3,400,673	-	277,030	2,890,504	3,167,534	233,139
12	Net benefits and claims (7 to 11)	4,873,607	-	1,200,651	3,437,914	4,638,565	235,042
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	1,289,437		66,232	1,189,089	1,255,321	34,116
		-				-	-
15	Other operating and administrative expenses	1,859,551	42,205	208,297	1,554,545	1,762,841	54,505
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	-				-	-
18	Other expenses	1,859,551	42,205	208,297	1,554,545	1,762,841	54,505
		-				-	-
19	Profit before tax	2,318,361	1,546,637	22,346	709,379	731,725	40,000
20	Income tax expense	28,275	-	3,341	24,934	28,275	-
		-				-	-
21	Profit After Tax	2,290,086	1,546,637	19,005	684,445	703,450	40,000

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

(All Figures in Rs. '000)

NIC							
Line		Company	Shareholders	Long-term Insurance Business			Linked Long-term Business Total
				Insurance Provision Life			
		Participating	Non Participating	Total			
		1	2	3	4	5	6
		(2+5+9)			(3+4)		
1	GWP	23,066		22,680	386	23,066	-
		-				-	-
2	Premiums ceded to reinsurers	-		-	-	-	-
		-				-	-
3	Net change in reserve for unearned premium	-		-	-	-	-
		-				-	-
4	Net earned premiums [1-2+3]	23,066		22,680	386	23,066	-
		-				-	-
5	Other revenue (5.1 to 5.5)	-				-	-
5.1	Investment income	25,844		22,896	2,948	25,844	-
5.2	Fees and commission income	(0)		(0)	(0)	(0)	-
5.3	Realized gains	-				-	-
5.4	Fair value gains and losses	-				-	-
5.5	Other operating revenue (Please specify)	7,491		8,189	(699)	7,491	-
	-				-	-
	-				-	-
	-				-	-
6	Net Income (4+5)	56,401	-	53,766	2,635	56,401	-
		-				-	-
7	Gross benefits and claims paid	154,960		154,773	187	154,960	-
8	Claims ceded to reinsurers	-				-	-
9	Gross change in contract liabilities	-				-	-
10	Change in contract liabilities ceded to reinsurers	-				-	-
11	Change in contract liability - life	-				-	-
12	Net benefits and claims (7 to 11)	154,960	-	154,773	187	154,960	-
		-				-	-
13	Underwriting and acquisition costs (including reinsurance)	0		0	0	0	-
		-				-	-
15	Other operating and administrative expenses	41,809		41,109	700	41,809	-
16	Profit attributable to unit-holders	-				-	-
17	Finance costs	108		107	2	108	-
18	Other expenses	41,917	-	41,215	702	41,917	-
		-				-	-
19	Profit before tax	(140,477)	-	(142,223)	1,747	(140,477)	-
20	Income tax expense	-				-	-
		-				-	-
21	Profit After Tax	(140,477)	-			-	-

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business)

(All Figures in Rs. '000)

Industry		Company	General Insurance Business	SRCC	Total	RI
Line						
	Assets					
1	Goodwill	1,402,448	1,402,448	-	1,402,448	-
2	Intangible Assets	490,535	490,535	-	490,535	-
3	Deferred Expenses	832,510	832,510	-	832,510	-
4	Property Plant and Equipments	16,319,184	16,315,774	3,410	16,319,184	-
5	Investment Property	864,700	864,700	-	864,700	-
6	Investment in Subsidiaries	-	-	-	-	-
	6.1 Investment in segregated company	850,000	850,000	-	850,000	-
	6.2 Investment in Other companies	21,049,208	21,049,208	-	21,049,208	-
7	Investment Associates	-	-	-	-	-
	7.1 Investment in segregated company	-	-	-	-	-
	7.2 Investment in Other companies	138,448	138,448	-	138,448	-
8	Financial Investments (total of lines 9 to 12)	-	-	-	-	-
9	HTM Financial Assets	3,991,478	3,929,864	-	3,929,864	61,614
10	Loans and receivables	30,672,018	28,931,922	1,575,904	30,507,826	164,192
11	AFS Financial Assets	46,039,893	38,602,641	5,799,836	44,402,477	1,637,416
12	Financial Assets at Fair Value through Profit and Loss	1,786,825	1,786,825	-	1,786,825	-
13	Outstanding policy loans	67,081	-	67,081	67,081	-
14	Reinsurance Receivables	22,367,462	19,644,668	-	19,644,668	2,722,794
15	Premium Receivables	18,085,962	16,984,785	638,511	17,623,296	462,666
16	Other Assets	10,697,381	10,520,738	8,418	10,529,156	168,225
17	Deferred Acquisition Cost	2,743,036	2,264,000	278,996	2,542,997	200,039
18	Cash and cash equivalents	3,261,730	2,733,718	29,892	2,763,610	498,120
19	Total assets (Total of Lines 1 to 8 and 13 to 18)	181,659,898	167,342,783	8,402,049	175,744,832	5,915,066
	Equity and Liabilities	-	-	-	-	-
	Liabilities	-	-	-	-	-
20	Insurance Contract Liabilities	75,309,290	68,721,852	1,737,925	70,459,778	4,849,512
21	Employee Benefits	1,007,636	1,007,636	-	1,007,636	-
22	Reinsurance Payable	4,686,798	4,686,798	-	4,686,798	138,474
23	Deferred Revenue	571,321	571,321	-	571,321	-
24	Interest bearing liabilities	676,273	676,273	-	676,273	-
25	Other Liabilities	14,457,498	13,618,600	819,107	14,437,707	19,783
26	Total liabilities (Total of Lines 20 - 25)	96,847,281	89,282,480	2,557,032	91,839,513	5,007,769
	Shareholder's equity	-	-	-	-	-
27	Stated Capital	27,317,251	27,317,251	-	27,317,251	-
28	Other Reserves	15,608,842	15,608,842	-	15,608,842	-
29	Revaluation reserves	9,552,518	9,552,519	-	9,552,519	-
30	Retained Earnings	32,334,005	25,581,691	5,845,017	31,426,708	907,298
31	Total Shareholders' Equity (27 to 30)	84,812,617	78,060,302	5,845,017	83,905,320	907,298
32	Total Liabilities and Shareholders' Equity (26+31)	181,659,898	167,342,783	8,402,049	175,744,833	5,915,066

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. `000)

Fairfirst		Company	General Insurance Business
Line			
	Assets		
1	Goodwill	-	-
2	Intangible Assets	187	187
3	Deferred Expenses	36,289	36,289
4	Property Plant and Equipments	40,586	40,586
5	Investment Property	-	-
6	Investment in Subsidiaries	-	-
	6.1 Investment in segregated company		-
	6.2 Investment in Other companies		-
7	Investment Associates	-	-
	7.1 Investment in segregated company		-
	7.2 Investment in Other companies		-
8	Financial Investments (total of lines 9 to 12)	1,832,955	1,832,955.00
9	HTM Financial Assets	-	-
10	Loans and receivables	1,735,378	1,735,378
11	AFS Financial Assets	97,577	97,577
12	Financial Assets at Fair Value through Profit and Loss	-	-
13	Outstanding policy loans	-	-
14	Reinsurance Receivables	54,527	54,527
15	Premium Receivables	647,802	647,802
16	Other Assets	85,744	85,744
17	Deffered Acquisition Cost	156,043	156,043
18	Cash and cash equivalents	91,694	91,694
19	Total assets (Total of Lines 1 to 8 and 13 to 18)	2,945,827	2,945,827
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	1,714,448	1,714,448
21	Employee Benefits	18,888	18,888
22	Reinsurance Payable	50,076	50,076
23	Deferred Revenue	11,133	11,133
24	Interest bearing liabilities	-	-
25	Other Liabilities	334,715	334,715
26	Total liabilities (Total of Lines 20 - 25)	2,129,260	2,129,260
	Shareholder's equity		
27	Stated Capital	1,400,000	1,400,000
28	Other Reserves	268	268
29	Revaluation reserves		
30	Retained Earnings	(583,701)	(583,701)
31	Total Shareholders' Equity (27 to 30)	816,567	816,567
32	Total Liabilities and Shareholders' Equity (26+31)	2,945,827	2,945,827

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

Alianz Gen.		Company	General Insurance Business
Line			
	Assets		
1	Goodwill	-	-
2	Intangible Assets	43,193	43,193
3	Deferred Expenses	-	-
4	Property Plant and Equipments	105,705	105,705
5	Investment Property	-	-
6	Investment in Subsidiaries	-	-
	6.1 Investment in segregated company	-	-
	6.2 Investment in Other companies	-	-
7	Investment Associates	-	-
	7.1 Investment in segregated company	-	-
	7.2 Investment in Other companies	-	-
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	-	-
10	Loans and receivables	162,454	162,454
11	AFS Financial Assets	1,843,515	1,843,515
12	Financial Assets at Fair Value through Profit and Loss	-	-
13	Outstanding policy loans	-	-
14	Reinsurance Receivables	1,044,035	1,044,035
15	Premium Receivables	1,573,724	1,573,724
16	Other Assets	108,761	108,761
17	Deffered Acquisition Cost	208,380	208,380
18	Cash and cash equivalents	121,294	121,294
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	5,211,062	5,211,062
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	3,077,686	3,077,686
21	Employee Benefits	17,801	17,801
22	Reinsurance Payable	716,432	716,432
23	Deferred Revenue	-	-
24	Interest bearing liabilities	-	-
25	Other Liabilities	425,672	425,672
26	Total Liabilities (Total of Lines 20 to 25)	4,237,591	4,237,591
	Shareholders' Equity		
27	Stated Capital	500,000	500,000
28	Other Reserves	(48,646)	(48,646)
29	Revaluation reserves	522,117	522,117
30	Retained Earnings		
31	Total Shareholders' Equity (27 to 30)	973,471	973,471
32	Total Liabilities and Shareholders' Equity (26+31)	5,211,062	5,211,062

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. `000)

Amana Gen.			
Line		Company	General Insurance Business
	Assets		
1	Goodwill	-	-
2	Intangible Assets	8,216	8,216
3	Deferred Expenses	-	-
4	Property Plant and Equipments	82,050	82,050
5	Investment Property	78,500	78,500
6	Investment in Subsidiaries		
	6.1 Investment in segregated company	450,000	450,000
	6.2 Investment in Other companies	37,125	37,125
7	Investment Associates		
	7.1 Investment in segregated company	-	-
	7.2 Investment in Other companies	-	-
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	-	-
10	Loans and receivables	863,024	863,024
11	AFS Financial Assets	525	525
12	Financial Assets at Fair Value through Profit and Loss		
13	Outstanding policy loans		
14	Reinsurance Receivables	175,104	175,104
15	Premium Receivables	328,235	328,235
16	Other Assets	805,369	805,369
17	Deferred Acquisition Cost	-	-
18	Cash and Cash Equivalents	41,484	41,484
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,869,633	2,869,633
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	610,214	610,214
21	Employee Benefits	18,987	18,987
22	Reinsurance Payable	104,820	104,820
23	Deferred Revenue		
24	Interest bearing liabilities	293,959	293,959
25	Other Liabilities	63,814	63,814
26	Total liabilities (Total of Lines 20-25)	1,091,794	1,091,794
	Shareholder's equity		
27	Stated Capital	1,860,001	1,860,001
28	Other Reserves	-	-
29	Revaluation reserves	34,332	34,332
30	Retained Earnings	(116,495)	(116,495)
31	Total Shareholders' Equity (27 to 30)	1,777,838	1,777,838
32	Total Liabilities and Shareholders' Equity (26+31)	2,869,633	2,869,633

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

AIG		Company	General Insurance Business
Line			
	Assets		
1	Goodwill	-	-
2	Intangible Assets	-	-
3	Deferred Expenses	-	-
4	Property Plant and Equipment	2,384	2,384
5	Investment Property	-	-
6	Investment in Subsidiaries	-	-
	6.1 Investment in segregated company	-	-
	6.2 Investment in other companies	-	-
7	Investment in Associates	-	-
	7.1 Investment in segregated company	-	-
	7.2 Investment in other companies	-	-
8	Financial Investments (total of lines 9 to 12)	-	-
9	HTM Financial Assets	-	-
10	Loans and receivables	-	-
11	AFS Financial Assets	-	-
12	Financial Assets at Fair Value through Profit and Loss	-	-
13	Outstanding policy loans	-	-
14	Reinsurance Receivables	19,417	19,417
15	Premium Receivables	-	-
16	Other Assets	863	863
17	Deferred Acquisition Cost	-	-
18	Cash and Cash Equivalents	102,315	102,315
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	124,979	124,979
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	30,423	30,423
21	Employee Benefits	1,037	1,037
22	Reinsurance Payable	-	-
23	Deferred Revenue	-	-
24	Interest bearing liabilities	-	-
25	Other Liabilities	32,394	32,394
26	Total Liabilities (Total of Lines 20 to 25)	63,854	63,854
	Shareholders' Equity		
27	Stated Capital	812,215	812,215
28	Other Reserves	-	-
29	Revaluation reserves	-	-
30	Retained Earnings	(751,090)	(751,090)
31	Total Shareholders' Equity (27 to 30)	61,125	61,125
32	Total Liabilities and Shareholders' Equity (26+31)	124,979	124,979

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. `000)

Continental		Company	General Insurance Business
Line			
	Assets		
1	Goodwill		
2	Intangible Assets	2,188	2,188
3	Deferred Expenses		
4	Property Plant and Equipment	71,052	71,052
5	Investment Property	-	-
6	Investment in Subsidiaries	-	-
	6.1 Investment in segregated company	-	-
	6.2 Investment in other companies	-	-
7	Investment in Associates	-	-
	7.1 Investment in segregated company	-	-
	7.2 Investment in other companies	-	-
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	-	-
10	Loans and receivables	1,677,270	1,677,270
11	AFS Financial Assets	167,173	167,173
12	Financial Assets at Fair Value through Profit and Loss	189,945	189,945
13	Outstanding policy loans	-	-
14	Reinsurance Receivables	382,455	382,455
15	Premium Receivables	680,602	680,602
16	Other Assets	172,986	172,986
17	Deferred Acquisition Cost	200,192	200,192
18	Cash and Cash Equivalents	40,934	40,934
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	3,584,797	3,584,797
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	1,881,030	1,881,030
21	Employee Benefits	15,527	15,527
22	Reinsurance Payable	167,309	167,309
23	Deferred Revenue	-	-
24	Interest bearing liabilities	-	-
25	Other Liabilities	326,396	326,396
26	Total Liabilities (Total of Lines 20 to 25)	2,390,263	2,390,263
	Shareholders' Equity	1,194,534	
27	Stated Capital	750,000	750,000
28	Other Reserves	(12,438)	(12,438)
29	Revaluation reserves	-	-
30	Retained Earnings	456,972	456,972
31	Total Shareholders' Equity (27 to 30)	1,194,534	1,194,534
32	Total Liabilities and Shareholders' Equity (26+31)	3,584,797	3,584,797

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

Ceylinco Gen.		Company	General Insurance Business
Line			
	Assets		
1	Goodwill		
2	Intangible Assets	125,920	125,920
3	Deferred Expenses	-	-
4	Property Plant and Equipment	2,842,907	2,842,907
5	Investment Property	155,000	155,000
6	Investment in Subsidiaries		
	6.1 Investment in segregated company		
	6.2 Investment in other companies		
7	Investment in Associates		
	7.1 Investment in segregated company		
	7.2 Investment in other companies		
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets		
10	Loans and receivables	1,710,865	1,710,865
11	AFS Financial Assets	8,141,785	8,141,785
12	Financial Assets at Fair Value through Profit and Loss		
13	Outstanding policy loans		
14	Reinsurance Receivables	3,831,541	3,831,541
15	Premium Receivables	3,598,402	3,598,402
16	Other Assets	2,036,008	2,036,008
17	Deferred Acquisition Cost	863,805	863,805
18	Cash and Cash Equivalents	100,059	100,059
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	23,406,292	23,406,292
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	11,435,157	11,435,157
21	Employee Benefits		
22	Reinsurance Payable	761,814	761,814
23	Deferred Revenue	199,089	199,089
24	Interest bearing liabilities		
25	Other Liabilities	2,219,163	2,219,163
26	Total Liabilities (Total of Lines 20 to 25)	14,615,223	14,615,223
	Shareholders' Equity		
27	Stated Capital	500,200	500,200
28	Other Reserves	6,899,603	6,899,603
29	Revaluation reserves	409,890	409,890
30	Retained Earnings	981,376	981,376
31	Total Shareholders' Equity (27 to 30)	8,791,069	8,791,069
32	Total Liabilities and Shareholders' Equity (26+31)	23,406,292	23,406,292

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. `000)

Cooperative Gen.		Company	General Insurance Business
Line			
	Assets		
1	Goodwill		
2	Intangible Assets	3,074	3,074
3	Deferred Expenses		
4	Property Plant and Equipment	761,942	761,942
5	Investment Property	-	-
6	Investment in Subsidiaries	400,000	
	6.1 Investment in segregated company		400,000
	6.2 Investment in other companies		
7	Investment in Associates		
	7.1 Investment in segregated company		
	7.2 Investment in other companies		
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets		
10	Loans and receivables	847,779	847,779
11	AFS Financial Assets	1,087,786	1,087,786
12	Financial Assets at Fair Value through Profit and Loss		
13	Outstanding policy loans		
14	Reinsurance Receivables	74,352	74,352
15	Premium Receivables	431,933	431,933
16	Other Assets	83,586	83,586
17	Deferred Acquisition Cost		
18	Cash and Cash Equivalents	70,812	70,812
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	3,761,264	3,761,264
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	1,653,884	1,653,884
21	Employee Benefits	28,338	28,338
22	Reinsurance Payable	91,273	91,273
23	Deferred Revenue		
24	Interest bearing liabilities	45,696	45,696
25	Other Liabilities	276,715	276,715
26	Total Liabilities (Total of Lines 20 to 25)	2,095,906	2,095,906
	Shareholders' Equity		
27	Stated Capital	1,115,368	1,115,368
28	Other Reserves	(88,863)	(88,863)
29	Revaluation reserves	252,906	252,906
30	Retained Earnings	385,947	385,947
31	Total Shareholders' Equity (27 to 30)	1,665,358	1,665,358
32	Total Liabilities and Shareholders' Equity (26+31)	3,761,264	3,761,264

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

HNB Gen.		Company	General Insurance Business
Line			
	Assets		
1	Goodwill	-	-
2	Intangible Assets	-	-
3	Deferred Expenses	52,922	52,922
4	Property Plant and Equipment	49,211	49,211
5	Investment Property	-	-
6	Investment in Subsidiaries	-	-
	6.1 Investment in segregated company	-	-
	6.2 Investment in other companies	-	-
7	Investment in Associates	-	-
	7.1 Investment in segregated company	-	-
	7.2 Investment in other companies	-	-
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	-	-
10	Loans and receivables	1,091,243	1,091,243
11	AFS Financial Assets	773,959	773,959
12	Financial Assets at Fair Value through Profit and Loss	36,777	36,777
13	Outstanding policy loans	-	-
14	Reinsurance Receivables	439,912	439,912
15	Premium Receivables	616,489	616,489
16	Other Assets	208,118	208,118
17	Deferred Acquisition Cost	74,951	74,951
18	Cash and Cash Equivalents	148,955	148,955
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	3,492,537	3,492,537
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	1,921,567	1,921,567
21	Employee Benefits	39,550	39,550
22	Reinsurance Payable	248,500	248,500
23	Deferred Revenue	-	-
24	Interest bearing liabilities	-	-
25	Other Liabilities	311,192	311,192
26	Total Liabilities (Total of Lines 20 to 25)	2,520,809	2,520,809
	Shareholders' Equity		
27	Stated Capital	1,150,000	1,150,000
28	Other Reserves	(4,966)	(4,966)
29	Revaluation reserves		
30	Retained Earnings	(173,306)	(173,306)
31	Total Shareholders' Equity (27 to 30)	971,728	971,728
32	Total Liabilities and Shareholders' Equity (26+31)	3,492,537	3,492,537

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. `000)

Janashakthi Gen.		Company	General Insurance Business
Line			
	Assets		
1	Goodwill	1,402,448	1,402,448
2	Intangible Assets	30,135	30,135
3	Deferred Expenses	522,719	522,719
4	Property Plant and Equipment	1,793,382	1,793,382
5	Investment Property	-	-
6	Investment in Subsidiaries	-	-
	6.1 Investment in segregated company	-	-
	6.2 Investment in other companies	-	-
7	Investment in Associates	-	-
	7.1 Investment in segregated company	-	-
	7.2 Investment in other companies	-	-
8	Financial Investments (total of lines 9 to 12)	-	-
9	HTM Financial Assets	-	-
10	Loans and receivables	5,043,700	5,043,700
11	AFS Financial Assets	4,559,404	4,559,404
12	Financial Assets at Fair Value through Profit and Loss	453,063	453,063
13	Outstanding policy loans	-	-
14	Reinsurance Receivables	2,558,827	2,558,827
15	Premium Receivables	2,601,904	2,601,904
16	Other Assets	2,149,671	2,149,671
17	Deferred Acquisition Cost	-	-
18	Cash and Cash Equivalents	206,835	206,835
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	21,322,088	21,322,088
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	9,402,207	9,402,207
21	Employee Benefits	158,580	158,580
22	Reinsurance Payable	309,615	309,615
23	Deferred Revenue	223,106	223,106
24	Interest bearing liabilities	329,968	329,968
25	Other Liabilities	2,942,490	2,942,490
26	Total Liabilities (Total of Lines 20 to 25)	13,365,966	13,365,966
	Shareholders' Equity		
27	Stated Capital	5,878,017	5,878,017
28	Other Reserves	1,045,174	1,045,174
29	Revaluation reserves	130,046	130,046
30	Retained Earnings	902,885	902,885
31	Total Shareholders' Equity (27 to 30)	7,956,122	7,956,122
32	Total Liabilities and Shareholders' Equity (26+31)	21,322,088	21,322,088

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

LOLC Gen.		Company	General Insurance Business
Line			
	Assets		
1	Goodwill	-	-
2	Intangible Assets	22,199	22,199
3	Deferred Expenses	-	-
4	Property Plant and Equipment	18,080	18,080
5	Investment Property		
6	Investment in Subsidiaries	-	-
	6.1 Investment in segregated company	-	-
	6.2 Investment in other companies	-	-
7	Investment in Associates	-	-
	7.1 Investment in segregated company		
	7.2 Investment in other companies		
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	-	-
10	Loans and receivables	712,415	712,415
11	AFS Financial Assets	2,001,838	2,001,838
12	Financial Assets at Fair Value through Profit and Loss	-	-
13	Outstanding policy loans	-	-
14	Reinsurance Receivables	498,077	498,077
15	Premium Receivables	597,689	597,689
16	Other Assets	57,438	57,438
17	Deferred Acquisition Cost		
18	Cash and Cash Equivalents	160,530	160,530
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	4,068,265	4,068,265
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	2,551,762	2,551,762
21	Employee Benefits	-	-
22	Reinsurance Payable	153,888	153,888
23	Deferred Revenue	-	-
24	Interest bearing liabilities	-	-
25	Other Liabilities	350,912	350,912
26	Total Liabilities (Total of Lines 20 to 25)	3,056,562	3,056,562
	Shareholders' Equity		
27	Stated Capital	700,000	700,000
28	Other Reserves		
29	Revaluation reserves	-	-
30	Retained Earnings	311,703	311,703
31	Total Shareholders' Equity (27 to 30)	1,011,703	1,011,703
32	Total Liabilities and Shareholders' Equity (26+31)	4,068,265	4,068,265

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. `000)

MBSL		Company	General Insurance Business
Line			
	Assets		
1	Goodwill		
2	Intangible Assets		
3	Deferred Expenses		
4	Property Plant and Equipment	61,311	61,311
5	Investment Property		
6	Investment in Subsidiaries		
	6.1 Investment in segregated company		
	6.2 Investment in other companies		
7	Investment in Associates		
	7.1 Investment in segregated company		
	7.2 Investment in other companies		
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	-	-
10	Loans and receivables	387,864	387,864
11	AFS Financial Assets	156,792	156,792
12	Financial Assets at Fair Value through Profit and Loss	8,905	8,905
13	Outstanding policy loans		
14	Reinsurance Receivables	128,266	128,266
15	Premium Receivables	200,767	200,767
16	Other Assets	140,506	140,506
17	Deferred Acquisition Cost	2,559	2,559
18	Cash and Cash Equivalents		
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,086,971	1,086,971
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	628,552	628,552
21	Employee Benefits	15,611	15,611
22	Reinsurance Payable	110,419	110,419
23	Deferred Revenue	305	305
24	Interest bearing liabilities		
25	Other Liabilities	262,184	262,184
26	Total Liabilities (Total of Lines 20 to 25)	1,017,072	1,017,072
	Shareholders' Equity		
27	Stated Capital	1,058,022	1,058,022
28	Other Reserves	(14,412)	(14,412)
29	Revaluation reserves	-	-
30	Retained Earnings	(973,711)	(973,711)
31	Total Shareholders' Equity (27 to 30)	69,899	69,899
32	Total Liabilities and Shareholders' Equity (26+31)	1,086,971	1,086,971

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

People's Line	Company	General Insurance Business
Assets		
1	Goodwill	
2	Intangible Assets	23,388
3	Deferred Expenses	220,580
4	Property Plant and Equipment	21,388
5	Investment Property	-
6	Investment in Subsidiaries	-
	6.1 Investment in segregated company	-
	6.2 Investment in other companies	-
7	Investment in Associates	-
	7.1 Investment in segregated company	-
	7.2 Investment in other companies	-
8	Financial Investments (total of lines 9 to 12)	-
9	HTM Financial Assets	-
10	Loans and receivables	3,695,529
11	AFS Financial Assets	1,447,082
12	Financial Assets at Fair Value through Profit and Loss	327,269
13	Outstanding policy loans	-
14	Reinsurance Receivables	104,505
15	Premium Receivables	724,191
16	Other Assets	16,009
17	Deferred Acquisition Cost	-
18	Cash and Cash Equivalents	138,336
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	6,718,278
Equity and Liabilities		
Liabilities		
20	Insurance Contract Liabilities	3,530,431
21	Employee Benefits	12,920
22	Reinsurance Payable	41,432
23	Deferred Revenue	
24	Interest bearing liabilities	
25	Other Liabilities	505,128
26	Total Liabilities (Total of Lines 20 to 25)	4,089,911
Shareholders' Equity		
27	Stated Capital	1,350,000
28	Other Reserves	
29	Revaluation reserves	
30	Retained Earnings	1,278,367
31	Total Shareholders' Equity (27 to 30)	2,628,367
32	Total Liabilities and Shareholders' Equity (26+31)	6,718,278

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. `000)

SLIC			
Line		Company	General Insurance Business
	Assets		
1	Goodwill		
2	Intangible Assets	156,585	156,585
3	Deferred Expenses		
4	Property Plant and Equipment	10,304,050	10,304,050
5	Investment Property	619,200	619,200
6	Investment in Subsidiaries		
	6.1 Investment in segregated company		
	6.2 Investment in other companies	19,735,493	19,735,493
7	Investment in Associates		
	7.1 Investment in segregated company		
	7.2 Investment in other companies	138,448	138,448
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	2,032,682	2,032,682
10	Loans and receivables	9,186,006	9,186,006
11	AFS Financial Assets	15,695,118	15,695,118
12	Financial Assets at Fair Value through Profit and Loss	598,914	598,914
13	Outstanding policy loans		
14	Reinsurance Receivables	1,795,507	1,795,507
15	Premium Receivables	2,627,885	2,627,885
16	Other Assets	3,651,341	3,651,341
17	Deferred Acquisition Cost	441,191	441,191
18	Cash and Cash Equivalents	326,075	326,075
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	67,308,495	67,308,495
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	16,505,488	16,505,488
21	Employee Benefits	540,332	540,332
22	Reinsurance Payable	910,438	910,438
23	Deferred Revenue		
24	Interest bearing liabilities		
25	Other Liabilities	3,568,416	3,568,416
26	Total Liabilities (Total of Lines 20 to 25)	21,524,674	21,524,674
	Shareholders' Equity		
27	Stated Capital	6,000,000	6,000,000
28	Other Reserves	7,965,771	7,965,771
29	Revaluation reserves	8,200,355	8,200,355
30	Retained Earnings	23,617,696	23,617,696
31	Total Shareholders' Equity (27 to 30)	45,783,822	45,783,822
32	Total Liabilities and Shareholders' Equity (26+31)	67,308,496	67,308,496

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

Sanasa			
Line		Company	General Insurance Business
	Assets		
1	Goodwill		
2	Intangible Assets	24748	24748
3	Deferred Expenses		
4	Property Plant and Equipment	39,136	39,136
5	Investment Property	12,000	12,000
6	Investment in Subsidiaries		
	6.1 Investment in segregated company	-	-
	6.2 Investment in other companies	500	500
7	Investment in Associates		
	7.1 Investment in segregated company	-	-
	7.2 Investment in other companies	-	-
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	-	-
10	Loans and receivables	168,258	168,258
11	AFS Financial Assets	-	-
12	Financial Assets at Fair Value through Profit and Loss	121,158	121,158
13	Outstanding policy loans		
14	Reinsurance Receivables	37,834	37,834
15	Premium Receivables	47,833	47,833
16	Other Assets	47,974	47,974
17	Deferred Acquisition Cost	6,636	6,636
18	Cash and Cash Equivalents	15,688	15,688
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	521,765	521,765
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	193,374	193,374
21	Employee Benefits	12,947	12,947
22	Reinsurance Payable	31,371	31,371
23	Deferred Revenue	-	-
24	Interest bearing liabilities	6,650	6,650
25	Other Liabilities	33,094	33,094
26	Total Liabilities (Total of Lines 20 to 25)	277,436	277,436
	Shareholders' Equity		
27	Stated Capital	286,479	286,479
28	Other Reserves	(3,989)	(3,989)
29	Revaluation reserves	2,873	2,873
30	Retained Earnings	(41,034)	(41,034)
31	Total Shareholders' Equity (27 to 30)	244,329	244,329
32	Total Liabilities and Shareholders' Equity (26+31)	521,765	521,765

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. `000)

Union Gen.		Company	General Insurance Business
Line			
	Assets		
1	Goodwill		
2	Intangible Assets	49,391	49,391
3	Deferred Expenses		
4	Property Plant and Equipment	59,146	59,146
5	Investment Property		
6	Investment in Subsidiaries		
	6.1 Investment in segregated company		
	6.2 Investment in other companies		1,276,090
7	Investment in Associates	1,276,090	
	7.1 Investment in segregated company		
	7.2 Investment in other companies		
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets	1,897,182	1,897,182
10	Loans and receivables	298,146	298,146
11	AFS Financial Assets	2,431,605	2,431,605
12	Financial Assets at Fair Value through Profit and Loss	50,794	50,794
13	Outstanding policy loans		
14	Reinsurance Receivables	5,618,306	5,618,306
15	Premium Receivables	1,928,500	1,928,500
16	Other Assets	850,757	850,757
17	Deferred Acquisition Cost	279,735	279,735
18	Cash and Cash Equivalents	966,579	966,579
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	15,706,231	15,706,231
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	9,266,386	9,266,386
21	Employee Benefits	106,334	106,334
22	Reinsurance Payable	516,765	516,765
23	Deferred Revenue	137,688	137,688
24	Interest bearing liabilities		
25	Other Liabilities	1,831,755	1,831,755
26	Total Liabilities (Total of Lines 20 to 25)	11,858,928	11,858,928
	Shareholders' Equity		
27	Stated Capital	3,131,949	3,131,949
28	Other Reserves	(128,660)	(128,660)
29	Revaluation reserves		
30	Retained Earnings	844,014	844,014
31	Total Shareholders' Equity (27 to 30)	3,847,303	3,847,303
32	Total Liabilities and Shareholders' Equity (26+31)	15,706,231	15,706,231

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

Orient			
Line		Company	General Insurance Business
	Assets		
1	Goodwill		
2	Intangible Assets	1,311	1,311
3	Deferred Expenses		
4	Property Plant and Equipment	23,340	23,340
5	Investment Property		
6	Investment in Subsidiaries		
	6.1 Investment in segregated company		
	6.2 Investment in other companies		
7	Investment in Associates		
	7.1 Investment in segregated company		
	7.2 Investment in other companies		
8	Financial Investments (total of lines 9 to 12)		
9	HTM Financial Assets		
10	Loans and receivables	1,127,554	1,127,554
11	AFS Financial Assets		
12	Financial Assets at Fair Value through Profit and Loss		
13	Outstanding policy loans		
14	Reinsurance Receivables	282,004	282,004
15	Premium Receivables	152,112	152,112
16	Other Assets	61,554	61,554
17	Deferred Acquisition Cost	30,507	30,507
18	Cash and Cash Equivalents	34,836	34,836
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,713,218	1,713,218
	Equity and Liabilities		
	Liabilities		
20	Insurance Contract Liabilities	748,248	748,248
21	Employee Benefits		
22	Reinsurance Payable	256,646	256,646
23	Deferred Revenue		
24	Interest bearing liabilities		
25	Other Liabilities	90,778	90,778
26	Total Liabilities (Total of Lines 20 to 25)	1,095,672	1,095,672
	Shareholders' Equity		
27	Stated Capital	825,000	825,000
28	Other Reserves		
29	Revaluation reserves		
30	Retained Earnings	(207,455)	(207,455)
31	Total Shareholders' Equity (27 to 30)	617,545	617,545
32	Total Liabilities and Shareholders' Equity (26+31)	1,713,218	1,713,218

15. Industry & Company wise Balance sheets as at 31st December 2016 (General Insurance Business) (Cont...)

(All Figures in Rs. '000)

NITF		Company	General Insurance Business	SRCC & T	Total	RI
Line						
	Assets					
1	Goodwill	-	-	-	-	-
2	Intangible Assets	-	-	-	-	-
3	Deferred Expenses	-	-	-	-	-
4	Property Plant and Equipment	43,515	40,104	3,410	87,029	
5	Investment Property	-	-	-	-	-
6	Investment in Subsidiaries	-	-	-	-	-
	6.1 Investment in segregated company**	-	-	-	-	-
	6.2 Investment in other companies**	-	-	-	-	-
7	Investment in Associates	-	-	-	-	-
	7.1 Investment in segregated company**	-	-	-	-	-
	7.2 Investment in other companies**	-	-	-	-	-
8	Financial Investments (total of lines 9 to 12)	-	-	-	-	-
9	HTM Financial Assets	61,614	-	-	61,614	61,614
10	Loans and receivables	1,964,533	224,437	1,575,904	3,764,874	164,192
11	AFS Financial Assets	7,635,732	198,480	5,799,836	13,634,048	1,637,416
12	Financial Assets at Fair Value through Profit and Loss	-	-	-	-	-
13	Outstanding policy loans	67,081	-	67,081	134,163	-
14	Reinsurance Receivables	5,322,794	2,600,000	-	7,922,794	2,722,794
15	Premium Receivables	1,327,893	226,716	638,511	2,193,120	462,666
16	Other Assets	220,696	44,053	8,418	273,167	168,225
17	Deferred Acquisition Cost	479,036	-	278,996	758,032	200,039
18	Cash and Cash Equivalents	695,303	167,291	29,892	892,487	498,120
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	17,818,197	3,501,082	8,402,049	29,721,327	5,915,066
	Equity and Liabilities	-	-	-	-	-
	Liabilities	-	-	-	-	-
20	Insurance Contract Liabilities	10,158,433	3,570,995	1,737,925	15,467,353	4,849,512
21	Employee Benefits	20,784	20,784	-	41,568	
22	Reinsurance Payable	354,474	216,000	-	570,474	138,474
23	Deferred Revenue	-	-	-	-	-
24	Interest bearing liabilities	-	-	-	-	-
25	Other Liabilities	882,671	43,781	819,107	1,745,559	19,783
26	Total Liabilities (Total of Lines 20 to 25)	11,416,361	3,851,560	2,557,032	17,824,953	5,007,769
	Shareholders' Equity	-	-	-	-	-
27	Stated Capital	-	-	-	-	-
28	Other Reserves	-	-	-	-	-
29	Revaluation reserves	-	-	-	-	-
30	Retained Earnings	6,401,836	(350,478)	5,845,017	11,896,375	907,298
31	Total Shareholders' Equity (27 to 30)	6,401,836	(350,478)	5,845,017	11,896,375	907,298
32	Total Liabilities and Shareholders' Equity (26+31)	17,818,197	3,501,082	8,402,049	29,721,328	5,915,066

16. Industry & Company wise Balance sheets as at 31st December 2015 - General Insurance Business

(All Figures in Rs. '000)

Industry					
Line		General Insurance Business	SRCC	Total	RI
	Assets				
1	Goodwill	-	-	-	-
2	Intangible Assets	553,816	-	553,816	-
3	Deferred Expenses	1,279,175	-	1,279,175	-
4	Property Plant and Equipments	12,822,612	5,050	12,827,662	-
5	Investment Property	908,831	-	908,831	-
6	Investment in Subsidiaries	-	-	-	-
	6.1 Investment in segregated company	1,000,000	-	1,000,000	-
	6.2 Investment in Other companies	20,361,951	-	20,361,951	-
7	Investment Associates	-	-	-	-
	7.1 Investment in segregated company	-	-	-	-
	7.2 Investment in Other companies	128,491	-	128,491	-
8	Financial Investments (total of lines 9 to 12)	-	-	-	-
9	HTM Financial Assets	3,641,763	-	3,641,763	230,491
10	Loans and receivables	30,042,427	2,192,524	32,234,951	1,574,636
11	AFS Financial Assets	36,453,129	4,250,410	40,703,539	1,109,734
12	Financial Assets at Fair Value through Profit and Loss	2,952,778	-	2,952,778	-
13	Outstanding policy loans	11,454	129,245	140,699	-
14	Reinsurance Receivables	6,989,635	-	6,989,635	-
15	Premium Receivables	14,514,309	553,047	15,067,356	446,043
16	Other Assets	6,079,525	10,218	6,089,742	2,555
17	Deferred Acquisition Cost	1,803,078	235,154	2,038,233	185,979
18	Cash and cash equivalents	4,253,054	5,227	4,258,281	54,712
19	Total assets (Total of Lines 1 to 8 and 13 to 18)	143,796,027	7,380,874	151,176,901	3,604,151
	Equity and Liabilities	-	-	-	-
	Liabilities	-	-	-	-
20	Insurance Contract Liabilities	52,142,584	1,482,287	53,624,871	1,383,168
21	Employee Benefits	865,101	-	865,101	-
22	Reinsurance Payable	4,035,547	-	4,035,547	-
23	Deferred Revenue	545,310	-	545,310	-
24	Interest bearing liabilities	822,036	-	822,036	-
25	Other Liabilities	11,706,754	117,431	11,824,185	92,222
26	Total liabilities (Total of Lines 20 - 25)	70,117,332	1,599,718	71,717,049	1,475,390
	Shareholder's equity	-	-	-	-
27	Stated Capital	25,945,842	-	25,945,842	-
28	Other Reserves	14,368,602	-	14,368,602	-
29	Revaluation reserves	6,754,851	-	6,754,851	-
30	Retained Earnings	26,609,400	5,781,156	32,390,556	2,128,761
31	Total Shareholders' Equity (27 to 30)	73,678,695	5,781,156	79,459,851	2,128,761
32	Total Liabilities and Shareholders' Equity (26+31)	143,796,027	7,380,874	151,176,901	3,604,151

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

(All Figures in Rs. '000)

Fairfirst		
Line		General Insurance Business
	Assets	
1	Goodwill	-
2	Intangible Assets	237
3	Deferred Expenses	61,904
4	Property Plant and Equipments	91,392
5	Investment Property	
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	
	6.2 Investment in Other companies	
7	Investment Associates	
	7.1 Investment in segregated company	
	7.2 Investment in Other companies	
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	
10	Loans and receivables	258,686
11	AFS Financial Assets	1,107,035
12	Financial Assets at Fair Value through Profit and Loss	155,710
13	Outstanding policy loans	
14	Reinsurance Receivables	59,526
15	Premium Receivables	483,721
16	Other Assets	113,063
17	Deffered Acquisition Cost	125,922
18	Cash and cash equivalents	31,818
19	Total assets (Total of Lines 1 to 8 and 13 to 18)	2,489,014
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	1,322,011
21	Employee Benefits	17,562
22	Reinsurance Payable	46,974
23	Deferred Revenue	10,738
24	Interest bearing liabilities	-
25	Other Liabilities	506,340
26	Total liabilities (Total of Lines 20 - 25)	1,903,625
	Shareholder's equity	
27	Stated Capital	800,000
28	Other Reserves	(145,317)
29	Revaluation reserves	-
30	Retained Earnings	(69,294)
31	Total Shareholders' Equity (27 to 30)	585,389
32	Total Liabilities and Shareholders' Equity (26+31)	2,489,014

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

(All Figures in Rs. '000)

Alianz Gen.		
Line		General Insurance Business
	Assets	
1	Goodwill	-
2	Intangible Assets	37,978
3	Deferred Expenses	-
4	Property Plant and Equipments	106,539
5	Investment Property	-
6	Investment in Subsidiaries	-
	6.1 Investment in segregated company	-
	6.2 Investment in Other companies	-
7	Investment Associates	-
	7.1 Investment in segregated company	-
	7.2 Investment in Other companies	-
8	Financial Investments (total of lines 9 to 12)	-
9	HTM Financial Assets	-
10	Loans and receivables	108,782
11	AFS Financial Assets	1,399,882
12	Financial Assets at Fair Value through Profit and Loss	-
13	Outstanding policy loans	-
14	Reinsurance Receivables	609,392
15	Premium Receivables	1,537,905
16	Other Assets	102,559
17	Deffered Acquisition Cost	163,756
18	Cash and cash equivalents	40,054
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	4,106,848
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	2,086,080
21	Employee Benefits	12,490
22	Reinsurance Payable	674,046
23	Deferred Revenue	-
24	Interest bearing liabilities	-
25	Other Liabilities	347,515
26	Total Liabilities (Total of Lines 20 to 25)	3,120,131
	Shareholders' Equity	
27	Stated Capital	500,000
28	Other Reserves	(12,926)
29	Revaluation reserves	499,643
30	Retained Earnings	-
31	Total Shareholders' Equity (27 to 30)	986,717
32	Total Liabilities and Shareholders' Equity (26+31)	4,106,848

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

(All Figures in Rs. '000)

AIA Gen.		
Line		General Insurance Business
	Assets	
1	Goodwill	-
2	Intangible Assets	4,890
3	Deferred Expenses	135,287
4	Property Plant and Equipments	18,621
5	Investment Property	-
6	Investment in Subsidiaries	-
	6.1 Investment in segregated company	-
	6.2 Investment in Other companies	-
7	Investment Associates	-
	7.1 Investment in segregated company	-
	7.2 Investment in Other companies	-
8	Financial Investments (total of lines 9 to 12)	-
9	HTM Financial Assets	-
10	Loans and receivables	1,519,534
11	AFS Financial Assets	2,436,372
12	Financial Assets at Fair Value through Profit and Loss	-
13	Outstanding policy loans	11,454
14	Reinsurance Receivables	860,447
15	Premium Receivables	497,188
16	Other Assets	253,468
17	Deferred Acquisition Cost	-
18	Cash and Cash Equivalents	249,885
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	5,987,146
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	2,924,264
21	Employee Benefits	56,202
22	Reinsurance Payable	208,258
23	Deferred Revenue	70,203
24	Interest bearing liabilities	424,304
25	Other Liabilities	373,635
26	Total liabilities (Total of Lines 20-25)	4,056,866
	Shareholder's equity	
27	Stated Capital	1,878,017
28	Other Reserves	-
29	Revaluation reserves	-
30	Retained Earnings	52,263
31	Total Shareholders' Equity (27 to 30)	1,930,280
32	Total Liabilities and Shareholders' Equity (26+31)	5,987,146

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

(All Figures in Rs. '000)

Amana Gen.		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	3,269
3	Deferred Expenses	-
4	Property Plant and Equipments	102,812
5	Investment Property	73,500
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	500,000
	6.2 Investment in Other companies	624,322
7	Investment Associates	
	7.1 Investment in segregated company	
	7.2 Investment in Other companies	
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	-
10	Loans and receivables	662,434
11	AFS Financial Assets	57,589
12	Financial Assets at Fair Value through Profit and Loss	591
13	Outstanding policy loans	
14	Reinsurance Receivables	22,637
15	Premium Receivables	322,669
16	Other Assets	186,910
17	Deferred Acquisition Cost	
18	Cash and Cash Equivalents	46,955
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,603,687
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	588,061
21	Employee Benefits	24,475
22	Reinsurance Payable	36,067
23	Deferred Revenue	
24	Interest bearing liabilities	210,742
25	Other Liabilities	50,883
26	Total liabilities (Total of Lines 20-25)	910,228
	Shareholder's equity	
27	Stated Capital	1,650,001
28	Other Reserves	
29	Revaluation reserves	34,332
30	Retained Earnings	9,126
31	Total Shareholders' Equity (27 to 30)	1,693,459
32	Total Liabilities and Shareholders' Equity (26+31)	2,603,687

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

(All Figures in Rs. '000)

AIG		
Line		General Insurance Business
	Assets	
1	Goodwill	-
2	Intangible Assets	-
3	Deferred Expenses	-
4	Property Plant and Equipment	4,065
5	Investment Property	-
6	Investment in Subsidiaries	-
	6.1 Investment in segregated company	-
	6.2 Investment in other companies	-
7	Investment in Associates	-
	7.1 Investment in segregated company	-
	7.2 Investment in other companies	-
8	Financial Investments (total of lines 9 to 12)	-
9	HTM Financial Assets	-
10	Loans and receivables	-
11	AFS Financial Assets	-
12	Financial Assets at Fair Value through Profit and Loss	-
13	Outstanding policy loans	-
14	Reinsurance Receivables	38,676
15	Premium Receivables	-
16	Other Assets	1,889
17	Deferred Acquisition Cost	-
18	Cash and Cash Equivalents	160,474
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	205,104
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	62,638
21	Employee Benefits	2,336
22	Reinsurance Payable	-
23	Deferred Revenue	-
24	Interest bearing liabilities	-
25	Other Liabilities	308,228
26	Total Liabilities (Total of Lines 20 to 25)	373,202
	Shareholders' Equity	
27	Stated Capital	536,265
28	Other Reserves	-
29	Revaluation reserves	-
30	Retained Earnings	(704,363)
31	Total Shareholders' Equity (27 to 30)	(168,098)
32	Total Liabilities and Shareholders' Equity (26+31)	205,104

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

(All Figures in Rs. '000)

Continental		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	2,934
3	Deferred Expenses	
4	Property Plant and Equipment	53,112
5	Investment Property	-
6	Investment in Subsidiaries	-
	6.1 Investment in segregated company	-
	6.2 Investment in other companies	-
7	Investment in Associates	-
	7.1 Investment in segregated company	-
	7.2 Investment in other companies	-
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	-
10	Loans and receivables	685,884
11	AFS Financial Assets	336,170
12	Financial Assets at Fair Value through Profit and Loss	589,912
13	Outstanding policy loans	
14	Reinsurance Receivables	191,413
15	Premium Receivables	466,386
16	Other Assets	113,276
17	Deferred Acquisition Cost	136,505
18	Cash and Cash Equivalents	61,246
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,636,838
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	1,246,533
21	Employee Benefits	11,148
22	Reinsurance Payable	152,941
23	Deferred Revenue	-
24	Interest bearing liabilities	-
25	Other Liabilities	193,606
26	Total Liabilities (Total of Lines 20 to 25)	1,604,227
	Shareholders' Equity	1,032,611
27	Stated Capital	750,000
28	Other Reserves	(5,665)
29	Revaluation reserves	-
30	Retained Earnings	288,276
31	Total Shareholders' Equity (27 to 30)	1,032,611
32	Total Liabilities and Shareholders' Equity (26+31)	2,636,838

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

(All Figures in Rs. '000)

Ceylinco Gen.		General Insurance Business
Line		
	Assets	
1	Goodwill	
2	Intangible Assets	78,847
3	Deferred Expenses	
4	Property Plant and Equipment	2,297,254
5	Investment Property	359,600
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	
	6.2 Investment in other companies	
7	Investment in Associates	
	7.1 Investment in segregated company	
	7.2 Investment in other companies	
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	
10	Loans and receivables	2,723,125
11	AFS Financial Assets	5,930,094
12	Financial Assets at Fair Value through Profit and Loss	
13	Outstanding policy loans	
14	Reinsurance Receivables	2,169,757
15	Premium Receivables	2,877,519
16	Other Assets	2,249,822
17	Deferred Acquisition Cost	756,423
18	Cash and Cash Equivalents	191,621
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	19,634,062
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	9,086,178
21	Employee Benefits	
22	Reinsurance Payable	772,700
23	Deferred Revenue	193,159
24	Interest bearing liabilities	
25	Other Liabilities	1,699,155
26	Total Liabilities (Total of Lines 20 to 25)	11,751,192
	Shareholders' Equity	
27	Stated Capital	500,200
28	Other Reserves	6,939,545
29	Revaluation reserves	
30	Retained Earnings	443,125
31	Total Shareholders' Equity (27 to 30)	7,882,870
32	Total Liabilities and Shareholders' Equity (26+31)	19,634,062

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

(All Figures in Rs. '000)

Cooperative Gen.		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	4,848
3	Deferred Expenses	
4	Property Plant and Equipment	763,501
5	Investment Property	
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	500,000
	6.2 Investment in other companies	
7	Investment in Associates	
	7.1 Investment in segregated company	
	7.2 Investment in other companies	
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	
10	Loans and receivables	453,298
11	AFS Financial Assets	887,344
12	Financial Assets at Fair Value through Profit and Loss	
13	Outstanding policy loans	
14	Reinsurance Receivables	24,096
15	Premium Receivables	293,536
16	Other Assets	88,909
17	Deferred Acquisition Cost	
18	Cash and Cash Equivalents	33,847
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	3,049,379
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	1,277,038
21	Employee Benefits	22,679
22	Reinsurance Payable	9,472
23	Deferred Revenue	
24	Interest bearing liabilities	1,765
25	Other Liabilities	222,709
26	Total Liabilities (Total of Lines 20 to 25)	1,533,662
	Shareholders' Equity	
27	Stated Capital	1,004,910
28	Other Reserves	
29	Revaluation reserves	233,220
30	Retained Earnings	277,587
31	Total Shareholders' Equity (27 to 30)	1,515,716
32	Total Liabilities and Shareholders' Equity (26+31)	3,049,379

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

(All Figures in Rs. '000)

HNB Gen.		
Line		General Insurance Business
	Assets	
1	Goodwill	-
2	Intangible Assets	-
3	Deferred Expenses	49,394
4	Property Plant and Equipment	42,172
5	Investment Property	-
6	Investment in Subsidiaries	-
	6.1 Investment in segregated company	-
	6.2 Investment in other companies	-
7	Investment in Associates	-
	7.1 Investment in segregated company	-
	7.2 Investment in other companies	-
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	152,139
10	Loans and receivables	1,292,311
11	AFS Financial Assets	99,771
12	Financial Assets at Fair Value through Profit and Loss	357,765
13	Outstanding policy loans	-
14	Reinsurance Receivables	107,085
15	Premium Receivables	340,324
16	Other Assets	141,431
17	Deferred Acquisition Cost	65,935
18	Cash and Cash Equivalents	128,707
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	2,777,034
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	1,546,265
21	Employee Benefits	36,993
22	Reinsurance Payable	94,358
23	Deferred Revenue	-
24	Interest bearing liabilities	-
25	Other Liabilities	176,817
26	Total Liabilities (Total of Lines 20 to 25)	1,854,433
	Shareholders' Equity	
27	Stated Capital	1,150,000
28	Other Reserves	(6,810)
29	Revaluation reserves	
30	Retained Earnings	(220,589)
31	Total Shareholders' Equity (27 to 30)	922,601
32	Total Liabilities and Shareholders' Equity (26+31)	2,777,034

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

(All Figures in Rs. '000)

Janashakthi Gen.		
Line		General Insurance Business
	Assets	
1	Goodwill	-
2	Intangible Assets	32,677
3	Deferred Expenses	831,763
4	Property Plant and Equipment	993,843
5	Investment Property	-
6	Investment in Subsidiaries	-
	6.1 Investment in segregated company	-
	6.2 Investment in other companies	-
7	Investment in Associates	-
	7.1 Investment in segregated company	-
	7.2 Investment in other companies	-
8	Financial Investments (total of lines 9 to 12)	-
9	HTM Financial Assets	-
10	Loans and receivables	3,551,911
11	AFS Financial Assets	3,134,506
12	Financial Assets at Fair Value through Profit and Loss	788,869
13	Outstanding policy loans	-
14	Reinsurance Receivables	383,993
15	Premium Receivables	1,842,801
16	Other Assets	586,026
17	Deferred Acquisition Cost	-
18	Cash and Cash Equivalents	184,745
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	12,331,132
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	6,112,371
21	Employee Benefits	118,894
22	Reinsurance Payable	171,578
23	Deferred Revenue	141,525
24	Interest bearing liabilities	185,225
25	Other Liabilities	1,116,358
26	Total Liabilities (Total of Lines 20 to 25)	7,845,952
	Shareholders' Equity	
27	Stated Capital	4,000,000
28	Other Reserves	-
29	Revaluation reserves	162,158
30	Retained Earnings	323,022
31	Total Shareholders' Equity (27 to 30)	4,485,180
32	Total Liabilities and Shareholders' Equity (26+31)	12,331,132

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

(All Figures in Rs. '000)

LOLC Gen.		
Line		General Insurance Business
	Assets	
1	Goodwill	-
2	Intangible Assets	36,243
3	Deferred Expenses	-
4	Property Plant and Equipment	21,330
5	Investment Property	
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	-
	6.2 Investment in other companies	-
7	Investment in Associates	
	7.1 Investment in segregated company	-
	7.2 Investment in other companies	-
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	
10	Loans and receivables	499,040
11	AFS Financial Assets	1,853,712
12	Financial Assets at Fair Value through Profit and Loss	
13	Outstanding policy loans	
14	Reinsurance Receivables	120,775
15	Premium Receivables	466,254
16	Other Assets	24,955
17	Deferred Acquisition Cost	
18	Cash and Cash Equivalents	77,724
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	3,100,033
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	1,952,630
21	Employee Benefits	11,760
22	Reinsurance Payable	61,136
23	Deferred Revenue	-
24	Interest bearing liabilities	-
25	Other Liabilities	262,636
26	Total Liabilities (Total of Lines 20 to 25)	2,288,163
	Shareholders' Equity	
27	Stated Capital	600,000
28	Other Reserves	-
29	Revaluation reserves	-
30	Retained Earnings	211,870
31	Total Shareholders' Equity (27 to 30)	811,870
32	Total Liabilities and Shareholders' Equity (26+31)	3,100,033

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

(All Figures in Rs. '000)

MBSL		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	22,027
3	Deferred Expenses	
4	Property Plant and Equipment	60,162
5	Investment Property	
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	
	6.2 Investment in other companies	
7	Investment in Associates	
	7.1 Investment in segregated company	
	7.2 Investment in other companies	
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	
10	Loans and receivables	666,971
11	AFS Financial Assets	165,068
12	Financial Assets at Fair Value through Profit and Loss	10,771
13	Outstanding policy loans	
14	Reinsurance Receivables	86,874
15	Premium Receivables	282,222
16	Other Assets	80,185
17	Deferred Acquisition Cost	12,122
18	Cash and Cash Equivalents	
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,386,401
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	517,659
21	Employee Benefits	14,297
22	Reinsurance Payable	250,779
23	Deferred Revenue	1,994
24	Interest bearing liabilities	
25	Other Liabilities	290,464
26	Total Liabilities (Total of Lines 20 to 25)	1,075,193
	Shareholders' Equity	
27	Stated Capital	1,058,022
28	Other Reserves	(3,792)
29	Revaluation reserves	
30	Retained Earnings	(743,021)
31	Total Shareholders' Equity (27 to 30)	311,209
32	Total Liabilities and Shareholders' Equity (26+31)	1,386,401

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

(All Figures in Rs. '000)

People's		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	36,164
3	Deferred Expenses	200,828
4	Property Plant and Equipment	21,600
5	Investment Property	-
6	Investment in Subsidiaries	-
	6.1 Investment in segregated company	-
	6.2 Investment in other companies	-
7	Investment in Associates	-
	7.1 Investment in segregated company	-
	7.2 Investment in other companies	-
8	Financial Investments (total of lines 9 to 12)	-
9	HTM Financial Assets	-
10	Loans and receivables	3,528,480
11	AFS Financial Assets	1,069,388
12	Financial Assets at Fair Value through Profit and Loss	333,571
13	Outstanding policy loans	-
14	Reinsurance Receivables	94,907
15	Premium Receivables	591,448
16	Other Assets	20,016
17	Deferred Acquisition Cost	-
18	Cash and Cash Equivalents	745,692
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	6,642,095
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	3,166,617
21	Employee Benefits	6,028
22	Reinsurance Payable	36,820
23	Deferred Revenue	-
24	Interest bearing liabilities	-
25	Other Liabilities	1,181,636
26	Total Liabilities (Total of Lines 20 to 25)	4,391,100
	Shareholders' Equity	
27	Stated Capital	1,350,000
28	Other Reserves	
29	Revaluation reserves	
30	Retained Earnings	900,995
31	Total Shareholders' Equity (27 to 30)	2,250,995
32	Total Liabilities and Shareholders' Equity (26+31)	6,642,095

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

(All Figures in Rs. '000)

SLIC		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	215,623
3	Deferred Expenses	
4	Property Plant and Equipment	8,091,273
5	Investment Property	465,231
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	
	6.2 Investment in other companies	19,735,493
7	Investment in Associates	
	7.1 Investment in segregated company	
	7.2 Investment in other companies	128,091
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	1,032,350
10	Loans and receivables	11,564,135
11	AFS Financial Assets	15,079,467
12	Financial Assets at Fair Value through Profit and Loss	480,559
13	Outstanding policy loans	
14	Reinsurance Receivables	1,195,938
15	Premium Receivables	2,904,443
16	Other Assets	1,524,852
17	Deferred Acquisition Cost	358,991
18	Cash and Cash Equivalents	1,865,515
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	64,641,960
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	14,916,652
21	Employee Benefits	381,388
22	Reinsurance Payable	957,091
23	Deferred Revenue	
24	Interest bearing liabilities	
25	Other Liabilities	3,805,800
26	Total Liabilities (Total of Lines 20 to 25)	20,060,930
	Shareholders' Equity	
27	Stated Capital	6,000,000
28	Other Reserves	7,656,835
29	Revaluation reserves	5,822,625
30	Retained Earnings	25,101,570
31	Total Shareholders' Equity (27 to 30)	44,581,030
32	Total Liabilities and Shareholders' Equity (26+31)	64,641,960

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

(All Figures in Rs. '000)

Sanasa		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	28619
3	Deferred Expenses	-
4	Property Plant and Equipment	47,555
5	Investment Property	10,500
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	
	6.2 Investment in other companies	2,135
7	Investment in Associates	
	7.1 Investment in segregated company	
	7.2 Investment in other companies	400
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	
10	Loans and receivables	187,594
11	AFS Financial Assets	7,000
12	Financial Assets at Fair Value through Profit and Loss	181,906
13	Outstanding policy loans	
14	Reinsurance Receivables	22,388
15	Premium Receivables	34,596
16	Other Assets	66,030
17	Deferred Acquisition Cost	5,628
18	Cash and Cash Equivalents	49,749
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	644,100
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	192,887
21	Employee Benefits	11,502
22	Reinsurance Payable	30,103
23	Deferred Revenue	-
24	Interest bearing liabilities	-
25	Other Liabilities	68,636
26	Total Liabilities (Total of Lines 20 to 25)	303,128
	Shareholders' Equity	
27	Stated Capital	286,479
28	Other Reserves	(4,162)
29	Revaluation reserves	2,873
30	Retained Earnings	55,782
31	Total Shareholders' Equity (27 to 30)	340,972
32	Total Liabilities and Shareholders' Equity (26+31)	644,100

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

(All Figures in Rs. '000)

Union Gen.		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	44,189
3	Deferred Expenses	
4	Property Plant and Equipment	68,564
5	Investment Property	
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	
	6.2 Investment in other companies	
7	Investment in Associates	
	7.1 Investment in segregated company	
	7.2 Investment in other companies	
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	2,457,274
10	Loans and receivables	1,163,529
11	AFS Financial Assets	2,381,140
12	Financial Assets at Fair Value through Profit and Loss	53,125
13	Outstanding policy loans	
14	Reinsurance Receivables	955,600
15	Premium Receivables	1,348,999
16	Other Assets	458,726
17	Deferred Acquisition Cost	177,797
18	Cash and Cash Equivalents	307,220
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	9,416,163
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	4,354,130
21	Employee Benefits	115,568
22	Reinsurance Payable	533,224
23	Deferred Revenue	127,691
24	Interest bearing liabilities	
25	Other Liabilities	939,115
26	Total Liabilities (Total of Lines 20 to 25)	6,069,728
	Shareholders' Equity	
27	Stated Capital	3,131,949
28	Other Reserves	(49,106)
29	Revaluation reserves	
30	Retained Earnings	263,592
31	Total Shareholders' Equity (27 to 30)	3,346,435
32	Total Liabilities and Shareholders' Equity (26+31)	9,416,163

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

(All Figures in Rs. '000)

Orient		
Line		General Insurance Business
	Assets	
1	Goodwill	
2	Intangible Assets	5,271
3	Deferred Expenses	
4	Property Plant and Equipment	9,741
5	Investment Property	
6	Investment in Subsidiaries	
	6.1 Investment in segregated company	
	6.2 Investment in other companies	
7	Investment in Associates	
	7.1 Investment in segregated company	
	7.2 Investment in other companies	
8	Financial Investments (total of lines 9 to 12)	
9	HTM Financial Assets	
10	Loans and receivables	822,106
11	AFS Financial Assets	
12	Financial Assets at Fair Value through Profit and Loss	
13	Outstanding policy loans	
14	Reinsurance Receivables	46,131
15	Premium Receivables	162,490
16	Other Assets	47,872
17	Deferred Acquisition Cost	
18	Cash and Cash Equivalents	14,716
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,108,327
	Equity and Liabilities	
	Liabilities	
20	Insurance Contract Liabilities	474,477
21	Employee Benefits	4,749
22	Reinsurance Payable	
23	Deferred Revenue	
24	Interest bearing liabilities	
25	Other Liabilities	111,811
26	Total Liabilities (Total of Lines 20 to 25)	591,037
	Shareholders' Equity	
27	Stated Capital	750,000
28	Other Reserves	
29	Revaluation reserves	
30	Retained Earnings	(232,710)
31	Total Shareholders' Equity (27 to 30)	517,290
32	Total Liabilities and Shareholders' Equity (26+31)	1,108,327

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

(All Figures in Rs. '000)

NITF					
Line		General Insurance Business	SRCC & T	Total	RI
	Assets				
1	Goodwill	-	-	-	
2	Intangible Assets	-	-	-	
3	Deferred Expenses	-	-	-	
4	Property Plant and Equipment	29,076	5,050	34,126	
5	Investment Property	-	-	-	
6	Investment in Subsidiaries	-	-	-	
	6.1 Investment in segregated company	-	-	-	
	6.2 Investment in other companies	-	-	-	
7	Investment in Associates	-	-	-	
	7.1 Investment in segregated company	-	-	-	
	7.2 Investment in other companies	-	-	-	
8	Financial Investments (total of lines 9 to 12)				
9	HTM Financial Assets	-	-	-	230,491
10	Loans and receivables	354,606	2,192,524	2,547,130	1,574,636
11	AFS Financial Assets	508,593	4,250,410	4,759,002	1,109,734
12	Financial Assets at Fair Value through Profit and Loss	-	-	-	
13	Outstanding policy loans	-	129,245	129,245	-
14	Reinsurance Receivables	-	-	-	
15	Premium Receivables	61,808	553,047	614,855	446,043
16	Other Assets	19,535	10,218	29,753	2,555
17	Deferred Acquisition Cost	-	235,154	235,154	185,979
18	Cash and Cash Equivalents	63,087	5,227	68,314	54,712
19	Total Assets (Total of Lines 1 to 8 and 13 to 18)	1,036,704	7,380,874	8,417,578	3,604,151
	Equity and Liabilities				
	Liabilities				
20	Insurance Contract Liabilities	316,095	1,482,287	1,798,382	1,383,168
21	Employee Benefits	17,031	-	17,031	
22	Reinsurance Payable	-	-	-	
23	Deferred Revenue	-	-	-	
24	Interest bearing liabilities	-	-	-	
25	Other Liabilities	51,409	117,431	168,840	92,222
26	Total Liabilities (Total of Lines 20 to 25)	384,536	1,599,718	1,984,253	1,475,390
	Shareholders' Equity				
27	Stated Capital	-	-	-	
28	Other Reserves	-	-	-	
29	Revaluation reserves	-	-	-	
30	Retained Earnings	652,169	5,781,156	6,433,325	2,128,761
31	Total Shareholders' Equity (27 to 30)	652,169	5,781,156	6,433,325	2,128,761
32	Total Liabilities and Shareholders' Equity (26+31)	1,036,704	7,380,874	8,417,578	3,604,151

17. Income Statement of General Insurance Business - 2016

(All Figures in Rs. '000)

Industry											
Line		Fire	Marine	Motor		WCI	Health	Other	SRCC	Total	Reinsurance
				3rd party only	Comprehensive						
1	GWP	10,000,710	2,099,526	6,907,345	42,957,914	535,383	9,971,868	6,979,391	3,533,324	82,985,461	2,357,172
2	- Coinsurance outward	(121,963)	(6,500)	-	(2,555)	(805)	-	(23,838)	-	(155,660)	-
3	- SRCC & TC Premium	(2,430,033)	(10,094)	(43,587)	(531,478)	(61,375)	(122)	(279,594)	-	(3,356,282)	-
4	- Reinsurance	(5,977,635)	(1,207,948)	(166,391)	(1,071,476)	(26,195)	(532,152)	(2,908,642)	-	(11,890,438)	(383,649)
5	NWP (1 - (2+3+4))	1,471,080	874,985	6,697,367	41,352,405	447,008	9,439,595	3,767,317	3,533,324	67,583,080	1,973,523
6	Change in UEP	(307,122)	(8,959)	(592,494)	(2,894,124)	(21,774)	(157,943)	(612,741)	(259,028)	(4,854,186)	(216,766)
7	NEP (5+6)	1,163,958	866,027	6,104,873	38,458,280	425,234	9,281,651	3,154,576	3,274,296	62,728,895	1,756,757
8	Benefits/losses										
9	Non Life Insurance Losses and Loss Adj Exp(net)	(1,052,656)	(252,575)	(3,464,905)	(25,593,434)	(74,080)	(8,231,913)	(1,980,169)	1,286	(40,648,446)	(3,432,262)
10	Underwriting and Net Acquisition Costs	557,424	53,779	(568,735)	(3,829,030)	(18,941)	(483,671)	(229,269)	(509,028)	(5,027,471)	(557,480)
11	Other Insurance related costs (net)	(394,378)	(122,718)	(627,136)	(1,706,605)	(19,646)	(293,847)	(363,014)	-	(3,527,345)	-
12	Underwriting Results	274,348	544,513	1,444,097	7,329,211	312,567	272,220	582,123	2,766,554	13,525,633	(2,232,986)
13	Other Revenue										
14	Fees & commission income									618,342	-
15	Income from investments									13,802,112	221,132
16	Other income									915,174	16,012
17	Expenses										
18	Other operating, investment related and admin expenses									(13,538,700)	(23,700)
19	Amortisation of goodwill & Intangible Assets									(33,730)	-
20	Profit from operations									15,288,832	(2,019,541)
21	Interest expense									(129,977)	-
22	Profit before taxation									15,158,855	(2,019,541)
23	Tax									(1,436,670)	-
24	Profit After taxation									13,722,185	(2,019,541)

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Fairfirst									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	42,687	57,506	1,818,291		6,048	322,608	143,924	2,391,063
2	- Coinsurance outward	-	-	-		-	-	-	-
3	- SRCC & TC Premium	(25,701)	-	-		(1,384)	-	(2,364)	(29,449)
4	- Reinsurance	(13,663)	(63,283)	(75,163)	-	-	-	(7,372)	(159,481)
5	NWP (1 - (2+3+4))	3,322	(5,777)	1,743,129	-	4,664	322,608	134,187	2,202,133
6	Change in UEP	6,090	(603)	(290,156)			(5,392)	(7,138)	(297,199)
7	NEP (5+6)	9,412	(6,379)	1,452,973	-	4,664	317,216	127,049	1,904,935
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(6,412)	(2,609)	(1,148,917)		(2,824)	(230,658)	(34,299)	(1,425,717)
10	Underwriting and Net Acquisition Costs	10,659	18,227	(247,210)		(437)	(13,570)	(47,813)	(280,144)
11	Other Insurance related costs (net)								-
12	Underwriting Results	13,659	9,239	56,846	-	1,403	72,989	44,937	199,073
13	Other Revenue								
14	Fees & commission income								51,712
15	Income from investments								2,006
16	Other income								-
17	Expenses								
18	Other operating, investment related and admin expenses								(737,874)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								(485,083)
21	Interest expense								-
22	Profit before taxation								(485,083)
23	Tax								(29,788)
24	Profit After taxation								(514,871)

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Allianz Gen.									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	1,466,472	121,448	10,790	1,779,171	30,454	618,031	549,757	4,576,123
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(265,620)	-	-	(32,250)	(9,626)	-	(20,935)	(328,432)
4	- Reinsurance	(981,813)	(83,020)	-	(12,465)	(1,736)	(128,001)	(224,087)	(1,431,122)
5	NWP (1 - (2+3+4))	219,039	38,429	10,790	1,734,456	19,091	490,030	304,735	2,816,570
6	Change in UEP	(101,674)	(7,723)	-	(478,966)	(1,774)	165,623	8,495	(416,019)
7	NEP (5+6)	117,364	30,706	10,790	1,255,491	17,317	655,654	313,230	2,400,551
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(111,073)	(9,699)	-	(956,271)	(3,876)	(575,901)	(157,910)	(1,814,729)
10	Underwriting and Net Acquisition Costs	176,249	19,826	-	(97,251)	(249)	(41,807)	(7,679)	49,088
11	Other Insurance related costs (net)								-
12	Underwriting Results	182,540	40,833	10,790	201,968	13,192	37,946	147,641	634,910
13	Other Revenue								
14	Fees & commission income								
15	Income from investments								210,611
16	Other income								50,434
17	Expenses								
18	Other operating, investment related and admin expenses								(858,318)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								37,636
21	Interest expense								-
22	Profit before taxation								37,636
23	Tax								(13,933)
24	Profit After taxation								23,703

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Amana Gen.									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	144,637	46,143	83,385	880,395	12,423	208,074	243,107	1,618,164
2	- Coinsurance outward	(14,150)	(1,367)	-	(1,278)			(17,981)	(34,775)
3	- SRCC & TC Premium	(64,822)	-	-	(27,059)	(4,027)	-	(13,294)	(109,202)
4	- Reinsurance	(50,176)	(27,486)	-	(21)	(292)	(37,613)	(127,877)	(243,466)
5	NWP (1 - (2+3+4))	15,490	17,291	83,385	852,036	8,104	170,460	83,955	1,230,720
6	Change in UEP	12,035	(264)	(5,749)	27,538	(570)	29,619	(8,081)	54,528
7	NEP (5+6)	27,525	17,026	77,636	879,574	7,534	200,079	75,874	1,285,248
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(29,301)	(850)	(357)	(680,779)	(3,221)	(141,296)	(10,415)	(866,218)
10	Underwriting and Net Acquisition Costs	18,452	3,047	(19,718)	(74,179)	(388)	(13,612)	9,214	(77,185)
11	Other Insurance related costs (net)	-	-	-	-	-	-	-	-
12	Underwriting Results	16,676	19,224	57,560	124,616	3,925	45,172	74,672	341,845
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								127,424
16	Other income								10,305
17	Expenses								
18	Other operating, investment related and admin expenses								(574,713)
19	Amortisation of goodwill & Intangible Assets								
20	Profit from operations								(95,140)
21	Interest expense								(30,481)
22	Profit before taxation								(125,621)
23	Tax								-
24	Profit After taxation								(125,621)

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

AIG									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP								-
2	- Coinsurance outward							(279)	(279)
3	- SRCC & TC Premium								-
4	- Reinsurance								-
5	NWP (1 - (2+3+4))	-	-	-	-	-	-	(279)	(279)
6	Change in UEP								-
7	NEP (5+6)	-	-	-	-	-	-	(279)	(279)
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	16	528		583	-	-	9,982	11,109
10	Underwriting and Net Acquisition Costs								-
11	Other Insurance related costs (net)								-
12	Underwriting Results	16	528	-	583	-	-	9,703	10,830
13	Other Revenue								
14	Fees & commission income								
15	Income from investments								4,040
16	Other income								-
									-
17	Expenses								-
18	Other operating, investment related and admin expenses								(61,599)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								(46,729)
21	Interest expense								-
22	Profit before taxation								(46,729)
23	Tax								-
24	Profit After taxation								(46,729)

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Continental									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	603,525	60,757	2,032	2,110,633	20,522	301,811	157,852	3,257,132
2	- Coinsurance outward	(45,392)	(1,923)	-	-	(805)	-	(320)	(48,440)
3	- SRCC & TC Premium	(68,943)	-	-	(36,966)	(7,905)	(122)	(6,965)	(120,899)
4	- Reinsurance	(413,578)	(47,749)	(66)	(31,658)	(9,626)	(243,508)	(98,997)	(845,183)
5	NWP (1 - (2+3+4))	75,612	11,084	1,966	2,042,009	2,186	58,181	51,571	2,242,610
6	Change in UEP	(15,176)	(3,336)	(274)	(284,231)	(382)	(7,692)	(4,171)	(315,261)
7	NEP (5+6)	60,436	7,749	1,692	1,757,778	1,804	50,490	47,400	1,927,348
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(5,047)	(1,621)	(283)	(1,142,327)	(1,720)	(60,556)	(17,578)	(1,229,132)
10	Underwriting and Net Acquisition Costs	23,783	4,072	(102)	(227,559)	2,577	48,251	(5,537)	(154,514)
11	Other Insurance related costs (net)	-	-	-	-	-	-	-	-
12	Underwriting Results	79,172	10,199	1,307	387,892	2,662	38,185	24,284	543,702
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								151,469
16	Other income								62,594
17	Expenses								
18	Other operating, investment related and admin expenses								(563,277)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								194,487
21	Interest expense								-
22	Profit before taxation								194,487
23	Tax								(11,791)
24	Profit After taxation								182,696

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Ceylinco Gen.									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	2,794,058	502,042	737,872	9,129,336	171,829	1,122,859	1,658,893	16,116,889
2	- Coinsurance outward	(61,668)	(3,029)		(951)			(5,258)	(70,906)
3	- SRCC & TC Premium	(594,568)	(23)		(112,132)			(62,748)	(769,471)
4	- Reinsurance	(1,593,080)	(212,467)	(47,876)	(249,784)	(2,822)	(22,592)	(524,471)	(2,653,092)
5	NWP (1 - (2+3+4))	544,742	286,523	689,996	8,766,469	169,007	1,100,267	1,066,416	12,623,420
6	Change in UEP	(117,224)	(713)	(55,828)	(610,528)	(3,879)	(39,728)	(12,403)	(840,303)
7	NEP (5+6)	427,518	285,810	634,168	8,155,941	165,128	1,060,539	1,054,013	11,783,117
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(535,309)	(91,743)	(8,560)	(4,825,854)	(15,842)	(859,599)	(362,361)	(6,699,268)
10	Underwriting and Net Acquisition Costs	71,562	(19,260)	(5,102)	(757,572)	(5,478)	(78,106)	(89,222)	(883,178)
11	Other Insurance related costs (net)								-
12	Underwriting Results	(36,229)	174,807	620,506	2,572,515	143,808	122,834	602,430	4,200,671
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								1,094,158
16	Other income								5,200
17	Expenses								
18	Other operating, investment related and admin expenses								(3,856,112)
19	Amortisation of goodwill & Intangible Assets								
20	Profit from operations								1,443,917
21	Interest expense								(63,072)
22	Profit before taxation								1,380,845
23	Tax								(150,785)
24	Profit After taxation								1,230,060

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. `000)

Cooperative Gen.									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	94,105	4,719		2,203,633	7,626	6,895	158,565	2,475,543
2	- Coinsurance outward	(754)	(181)		(326)				(1,260)
3	- SRCC & TC Premium	(14,166)	(80)		(35,560)			(4,346)	(54,153)
4	- Reinsurance	(45,579)	(5,263)	-	(126,356)	(3,860)	-	(44,357)	(225,415)
5	NWP (1 - (2+3+4))	33,606	(804)	-	2,041,391	3,767	6,895	109,862	2,194,716
6	Change in UEP	4,864	452		(264,471)			810	(258,345)
7	NEP (5+6)	38,469	(352)	-	1,776,920	3,767	6,895	110,671	1,936,371
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(27,607)	1,014		(1,240,161)	(933)	(843)	(19,392)	(1,287,922)
10	Underwriting and Net Acquisition Costs	(2,184)	1,263		(144,284)	(374)	(338)	(7,783)	(153,700)
11	Other Insurance related costs (net)	503	37		88,157	144	130	2,996	91,966
12	Underwriting Results	9,181	1,961	-	480,633	2,604	5,844	86,492	586,715
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								197,280
16	Other income								9,634
17	Expenses								
18	Other operating, investment related and admin expenses								(601,338)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								192,290
21	Interest expense								-
22	Profit before taxation								192,290
23	Tax								(43,361)
24	Profit After taxation								148,929

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

HNB Gen.									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	461,583	42,051	-	2,229,049	14,743	178,440	215,692	3,141,559
2	- Coinsurance outward								
3	- SRCC & TC Premium	(142,059)	(41)	-	-	(3,912)	-	(13,162)	(159,174)
4	- Reinsurance	(272,002)	(37,425)	-	(73,787)	(58)	-	(176,216)	(559,489)
5	NWP (1 - (2+3+4))	47,522	4,585	-	2,155,262	10,773	178,440	26,314	2,422,896
6	Change in UEP	(5,632)	(115)	-	(140,213)	(2,277)	(29,598)	(3,265)	(181,101)
7	NEP (5+6)	41,889	4,470	-	2,015,049	8,495	148,842	23,049	2,241,795
8	Benefits/losses			-					
9	Non Life Insurance Losses and Loss Adj Exp(net)	(18,110)	(1,037)		(1,380,922)	(1,789)	(134,400)	(10,345)	(1,546,603)
10	Underwriting and Net Acquisition Costs	53,581	8,766		(194,908)	(777)	(13,253)	13,589	(133,003)
11	Other Insurance related costs (net)	-	-	-	-	-	-	-	-
12	Underwriting Results	77,360	12,199	-	439,218	5,930	1,189	26,293	562,189
13	Other Revenue								
14	Fees & commission income								65,841
15	Income from investments								192,126
16	Other income								7,483
17	Expenses								
18	Other operating, investment related and admin expenses								(778,759)
19	Amortisation of goodwill & Intangible Assets								
20	Profit from operations								48,879
21	Interest expense								
22	Profit before taxation								48,879
23	Tax								(1,596)
24	Profit After taxation								47,283

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Janashakthi Gen.									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	1,320,138	361,655	80,191	7,007,812	92,581	1,031,603	715,435	10,609,415
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(404,365)	(3,284)	-	-	-	-	(63,903)	(471,551)
4	- Reinsurance	(838,885)	(145,539)	-	(174,592)	-	-	(304,184)	(1,463,201)
5	NWP (1 - (2+3+4))	76,889	212,832	80,191	6,833,219	92,581	1,031,603	347,348	8,674,663
6	Change in UEP	(374)	(13,636)	-	194,777	-	(106,945)	(276,417)	(202,595)
7	NEP (5+6)	76,515	199,197	80,191	7,027,996	92,581	924,658	70,931	8,472,068
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(117,516)	(62,331)	-	(4,478,210)	-	(816,894)	(10,888)	(5,485,839)
10	Underwriting and Net Acquisition Costs	(38,930)	(32,160)	-	(1,074,240)	-	(57,854)	(61,838)	(1,265,023)
11	Other Insurance related costs (net)								-
12	Underwriting Results	(79,932)	104,706	80,191	1,475,546	92,581	49,910	(1,796)	1,721,206
13	Other Revenue								
14	Fees & commission income								303,438
15	Income from investments								859,491
16	Other income								51,168
17	Expenses								
18	Other operating, investment related and admin expenses								(1,969,229)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								966,075
21	Interest expense								(32,718)
22	Profit before taxation								933,357
23	Tax								(108,378)
24	Profit After taxation								824,979

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

LOLC Gen.									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	346,106	13,979		2,789,845	6,816		85,146	3,241,891
2	- Coinsurance outward							-	-
3	- SRCC & TC Premium	(89,051)	(546)		(46,254)	(2,967)		(6,239)	(145,057)
4	- Reinsurance	(215,841)	(8,251)		(206,232)	(669)		(27,532)	(458,524)
5	NWP (1 - (2+3+4))	41,214	5,183	-	2,537,358	3,180	-	51,374	2,638,310
6	Change in UEP	(8,466)	470		(216,435)	439		(36,425)	(260,417)
7	NEP (5+6)	32,748	5,652	-	2,320,923	3,619	-	14,950	2,377,893
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(11,394)	(418)		(1,452,595)	(1,185)		(8,173)	(1,473,765)
10	Underwriting and Net Acquisition Costs	79,309	1,463		(17,491)	502		9,534	73,317
11	Other Insurance related costs (net)	-							-
12	Underwriting Results	100,663	6,697	-	850,837	2,935	-	16,312	977,444
13	Other Revenue								
14	Fees & commission income								116,698
15	Income from investments								269,492
16	Other income								6,183
17	Expenses								
18	Other operating, investment related and admin expenses								(1,040,887)
19	Amortisation of goodwill & Intangible Assets								(18,339)
20	Profit from operations								310,591
21	Interest expense								
22	Profit before taxation								310,591
23	Tax								(73,483)
24	Profit After taxation								237,108

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

MBSL									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	84,472	17,300		699,056		171,310	37,087	1,009,226
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(21,379)	(858)		(11,861)			(2,151)	(36,250)
4	- Reinsurance	(51,502)	(12,057)	-	(48,313)	-	(69,222)	(26,419)	(207,513)
5	NWP (1 - (2+3+4))	11,591	4,385	-	638,882	-	102,088	8,517	765,463
6	Change in UEP	542	1,792		(5,085)		26,464	5,729	29,442
7	NEP (5+6)	12,133	6,177	-	633,797	-	128,551	14,246	794,904
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(2,142)	(5,055)		(416,501)		(302,425)	(12,157)	(738,279)
10	Underwriting and Net Acquisition Costs	4,685	1,920		(20,510)		2,418	3,023	(8,464)
11	Other Insurance related costs (net)	(42)	(25)		(2,765)		(251)	(43)	(3,127)
12	Underwriting Results	14,635	3,017	-	194,020	-	(171,707)	5,069	45,034
13	Other Revenue								
14	Fees & commission income								14,909
15	Income from investments								67,576
16	Other income								38,282
17	Expenses								
18	Other operating, investment related and admin expenses								(390,395)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								(224,594)
21	Interest expense								-
22	Profit before taxation								(224,594)
23	Tax								(10,655)
24	Profit After taxation								(235,248)

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

People's									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	310,979	18,237	57,372	3,553,050	553	100,600	253,978	4,294,770
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(106,348)	11	-	(63,560)	-	-	(2,955)	(172,852)
4	- Reinsurance	(84,200)	(17,153)	-	(44,503)	-	-	(32,013)	(177,869)
5	NWP (1 - (2+3+4))	120,431	1,095	57,372	3,444,987	553	100,600	219,011	3,944,049
6	Change in UEP	(12,721)	153	-	(236,686)	(268)	-	(1,566)	(251,089)
7	NEP (5+6)	107,710	1,247	57,372	3,208,301	285	100,600	217,445	3,692,960
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(29,883)	(646)	-	(2,376,558)	-	-	(221,208)	(2,628,295)
10	Underwriting and Net Acquisition Costs	4,444	1,299	-	(384,912)	29	-	(1,345)	(380,484)
11	Other Insurance related costs (net)	(34,450)	(2,136)	-	(437,106)	(51)	(9,358)	(27,362)	(510,463)
12	Underwriting Results	47,821	(235)	57,372	9,724	262	91,242	(32,470)	173,718
13	Other Revenue								
14	Fees & commission income								40,897
15	Income from investments								483,558
16	Other income								34,837
17	Expenses								
18	Other operating, investment related and admin expenses								
19	Amortisation of goodwill & Intangible Assets								
20	Profit from operations								733,010
21	Interest expense								-
22	Profit before taxation								733,010
23	Tax								(75,013)
24	Profit After taxation								657,997

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

SLIC									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	1,398,226	486,768	1,078,984	9,353,556	97,588	1,622,967	1,662,306	15,700,395
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(318,582)	(4,161)		(151,715)	(12,012)		(35,941)	(522,411)
4	- Reinsurance	(913,668)	(316,290)	-	(76,201)	-	(4,815)	(755,672)	(2,066,646)
5	NWP (1 - (2+3+4))	165,976	166,317	1,078,984	9,125,640	85,576	1,618,152	870,693	13,111,338
6	Change in UEP	(70,489)	8,095	(18,210)	(759,937)	(6,853)	86,092	(65,934)	(827,236)
7	NEP (5+6)	95,487	174,412	1,060,774	8,365,703	78,723	1,704,244	804,759	12,284,102
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(79,489)	(38,335)	(350,268)	(6,013,817)	(32,872)	(1,743,276)	(530,482)	(8,788,539)
10	Underwriting and Net Acquisition Costs	132,979	20,082	(7,606)	(536,371)	(9,151)	(93,473)	(17,476)	(741,330)
11	Other Insurance related costs (net)	(360,388)	(120,594)	(627,136)	(1,354,891)	(19,739)	(284,369)	(338,605)	(3,105,722)
12	Underwriting Results	(211,411)	35,565	75,764	230,312	16,961	(416,874)	(81,804)	(351,489)
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								8,717,248
16	Other income								597,479
17	Expenses								
18	Other operating, investment related and admin expenses								(207,348)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								8,755,890
21	Interest expense								(3)
22	Profit before taxation								8,755,887
23	Tax								(716,092)
24	Profit After taxation								8,039,795

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Sanasa									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	9,683	-	22,857	205,631	1,463	44,576	138,356	422,567
2	- Coinsurance outward	-		-	-	-	-	-	-
3	- SRCC & TC Premium	(2,293)		-	(2,359)	-	-	(3,621)	(8,274)
4	- Reinsurance	(3,256)		-	(8,608)	(998)	(26,400)	(74,684)	(113,946)
5	NWP (1 - (2+3+4))	4,134	-	22,857	194,664	465	18,176	60,051	300,348
6	Change in UEP	(190)		(447)	(4,025)	(29)	(873)	(2,708)	(8,272)
7	NEP (5+6)	3,944	-	22,410	190,639	436	17,303	57,343	292,076
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(190)		(300)	(93,293)	(109)	(36,328)	(7,596)	(137,817)
10	Underwriting and Net Acquisition Costs	420		-	(14,725)	(140)	(4,120)	13,530	(5,035)
11	Other Insurance related costs (net)	-							-
12	Underwriting Results	4,174	-	22,110	82,620	187	(23,145)	63,277	149,224
13	Other Revenue								-
14	Fees & commission income								8,888
15	Income from investments								(19,361)
16	Other income								13,647
17	Expenses								-
18	Other operating, investment related and admin expenses								(201,801)
19	Amortisation of goodwill & Intangible Assets								(15,391)
20	Profit from operations								(64,794)
21	Interest expense								(3,703)
22	Profit before taxation								(68,497)
23	Tax								-
24	Profit After taxation								(68,497)

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Union Gen.									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	835,376	321,646	3,014,927	6,093	65,865	2,246,363	457,590	6,947,859
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(284,054)	(1,112)	(43,587)	-	(18,038)	-	(39,498)	(386,288)
4	- Reinsurance	(451,624)	(196,134)	(43,268)	-	(5,975)	-	(223,350)	(920,351)
5	NWP (1 - (2+3+4))	99,699	124,401	2,928,072	6,093	41,852	2,246,363	194,742	5,641,221
6	Change in UEP	2,510	6,324	(221,863)	(2,023)	(6,624)	(305,244)	(20,395)	(547,315)
7	NEP (5+6)	102,208	130,725	2,706,209	4,070	35,227	1,941,119	174,347	5,093,905
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(67,527)	(39,419)	(1,956,220)	(2,040)	(7,201)	(1,326,017)	(44,537)	(3,442,960)
10	Underwriting and Net Acquisition Costs	11,376	12,595	(288,997)	(378)	(4,690)	(216,872)	(25,865)	(512,830)
11	Other Insurance related costs (net)								
12	Underwriting Results	46,058	103,901	460,992	1,652	23,336	398,231	103,945	1,138,115
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								694,947
16	Other income								24,026
17	Expenses								
18	Other operating, investment related and admin expenses								(1,080,458)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								776,630
21	Interest expense								-
22	Profit before taxation								776,630
23	Tax								(196,208)
24	Profit After taxation								580,422

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

Orient									
Line		Fire	Marine	Motor		WCI	Misc		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	84,051	43,505	644	628,466	5,771	23,294	67,817	853,547
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(28,081)	-	-	(11,761)	(1,505)	-	(1,472)	(42,819)
4	- Reinsurance	(48,768)	(35,831)	(18)	(18,955)	(159)	-	(21,407)	(125,137)
5	NWP (1 - (2+3+4))	7,201	7,674	626	597,750	4,107	23,294	44,937	685,591
6	Change in UEP	(1,216)	145	33	(80,235)	444	30,382	5,239	(45,209)
7	NEP (5+6)	5,985	7,819	659	517,515	4,552	53,676	50,177	640,382
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(11,673)	(355)	-	(361,772)	(1,409)	(37,137)	10,758	(401,587)
10	Underwriting and Net Acquisition Costs	11,119	12,777	-	(54,336)	(364)	(1,335)	(7,302)	(39,441)
11	Other Insurance related costs (net)								-
12	Underwriting Results	5,431	20,242	659	101,406	2,779	15,204	53,633	199,354
13	Other Revenue								
14	Fees & commission income								11,273
15	Income from investments								90,580
16	Other income								-
17	Expenses								
18	Other operating, investment related and admin expenses								(270,641)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								30,565
21	Interest expense								-
22	Profit before taxation								30,565
23	Tax								(5,588)
24	Profit After taxation								24,977

17. Income Statement of General Insurance Business - 2016 (Cont...)

(All Figures in Rs. '000)

NITF											
Line		Fire	Marine	Motor		WCI	Misc		SRCC	Total	Reinsurance
				3rd party only	Comprehensive		Health	Other			
1	GWP	4,613	1,768	-	382,188	1,102	1,972,437	433,886	3,533,324	6,329,318	2,357,172
2	- Coinsurance outward										
3	- SRCC & TC Premium										
4	- Reinsurance							(240,003)	-	(240,003)	(383,649)
5	NWP (1 - (2+3+4))	4,613	1,768	-	382,188	1,102	1,972,437	193,883	3,533,324	6,089,315	1,973,523
6	Change in UEP				(33,604)		(652)	(194,511)	(259,028)	(487,794)	(216,766)
7	NEP (5+6)	4,613	1,768	-	348,584	1,102	1,971,785	(628)	3,274,297	5,601,521	1,756,757
8	Benefits/losses										
9	Non Life Insurance Losses and Loss Adj Exp(net)	-	-	-	(172,916)	(1,100)	(1,966,585)	(553,568)	1,286	(2,692,883)	(3,432,262)
10	Underwriting and Net Acquisition Costs	(79)	(138)	-	-	-	-	(6,300)	(509,028)	(515,545)	(557,480)
11	Other Insurance related costs (net)	-	-	-	-	-	-	-	-	-	-
12	Underwriting Results	4,535	1,629	-	175,669	2	5,200	(560,496)	2,766,555	2,393,093	(2,232,985)
13	Other Revenue										
14	Fees & commission income									4,687	-
15	Income from investments									659,469	221,132
16	Other income									3,902	16,012
										-	-
17	Expenses										
18	Other operating, investment related and admin expenses									(345,949)	(23,700)
19	Amortisation of goodwill & Intangible Assets									-	-
20	Profit from operations									2,715,200	(2,019,541)
21	Interest expense									-	-
22	Profit before taxation									2,715,200	(2,019,541)
23	Tax									-	-
24	Profit After taxation									2,715,200	(2,019,541)

18. Income Statement - General Insurance Business - 2015

(All Figures in Rs. '000)

Industry											
Line		Fire	Marine	Motor		WCI	Miscellaneous		SRCC	Total	Reinsurance
				3rd party only	Comprehensive		Health	Other			
1	GWP	8,773,580	2,014,332	2,940,812	40,234,776	473,105	8,534,722	6,348,960	3,018,418	72,338,705	1,737,840
2	- Coinsurance outward	(124,518)	(6,182)	-	(3,737)	(977)	-	(17,767)	-	(153,182)	-
3	- SRCC & TC Premium	(2,044,988)	(11,288)	(19,319)	(530,327)	(65,547)	(24)	(242,652)	-	(2,914,145)	-
4	- Reinsurance	(5,137,042)	(1,154,511)	(69,784)	(1,045,252)	(13,643)	(370,549)	(2,628,170)	-	(10,418,951)	-
5	NWP (1 - (2+3+4))	1,467,033	842,351	2,851,709	38,655,460	392,937	8,164,148	3,460,371	3,018,418	58,852,427	1,737,840
6	Change in UEP	(183,569)	(45,326)	(393,334)	(3,155,001)	(17,789)	(92,371)	(564,922)	(103,788)	(4,556,101)	106,179
7	NEP (5+6)	1,283,463	797,026	2,458,375	35,500,459	375,148	8,071,777	2,895,449	2,914,630	54,296,327	1,844,019
8	Benefits/losses										
9	Non Life Insurance Losses and Loss Adj Exp(net)	(603,547)	(290,145)	(1,045,802)	(24,111,089)	(70,997)	(7,253,352)	(1,292,036)	(780)	(34,667,748)	(1,243,029)
10	Underwriting and Net Acquisition Costs	609,557	82,309	(161,536)	(3,379,858)	(21,871)	(350,414)	(167,007)	(459,007)	(3,847,828)	(487,626)
11	Other Insurance related costs (net)	(399,201)	(153,259)	(615,310)	(1,844,450)	(22,128)	(349,881)	(338,670)	-	(3,722,900)	-
12	Underwriting Results	890,272	435,931	635,726	6,165,061	260,152	118,130	1,097,735	2,454,843	12,057,850	113,364
13	Other Revenue									-	-
14	Fees & commission income									501,383	-
15	Income from investments									1,602,321	186,087
16	Other income									332,193	23,719
17	Expenses										
18	Other operating, investment related and admin expenses									(6,197,247)	(19,753)
19	Amortisation of goodwill & Intangible Assets									(35,486)	-
20	Profit from operations									8,261,015	303,417
21	Interest expense									43,675	-
22	Profit before taxation									8,304,690	303,417
23	Tax									(195,057)	-
24	Profit After taxation									6,596,218	303,417

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Fairfirst									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	95,697	58,555	1,246,719		7,383	386,040	182,609	1,977,002
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(33,514)		(19,319)		(1,897)		(13,371)	(68,101)
4	- Reinsurance	(51,377)	(44,707)	(2,242)	-	-	-	(24,650)	(122,976)
5	NWP (1 - (2+3+4))	10,806	13,848	1,225,159	-	5,485	386,040	144,588	1,785,926
6	Change in UEP	3,572	1,878	(272,330)		1,090	135,766	(58,109)	(188,134)
7	NEP (5+6)	14,378	15,725	952,828	-	6,576	521,806	86,479	1,597,792
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	4,283	(11,107)	(687,118)		(1,752)	(481,667)	(18,066)	(1,195,426)
10	Underwriting and Net Acquisition Costs	8,113	8,830	(120,487)		(586)	(39,289)	(13,122)	(156,540)
11	Other Insurance related costs (net)								-
12	Underwriting Results	26,775	13,449	145,224	-	4,238	849	55,291	245,826
13	Other Revenue								-
14	Fees & commission income								-
15	Income from investments								129,981
16	Other income								66,488
17	Expenses								
18	Other operating, investment related and admin expenses								(533,528)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								(91,233)
21	Interest expense								(7,862)
22	Profit before taxation								(99,095)
23	Tax								30,844
24	Profit After taxation								(68,251)

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Allianz Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	1,185,326	94,962		1,008,152	28,178	642,411	547,593	3,506,621
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(203,528)	-		(18,530)	(10,813)	-	(28,905)	(261,777)
4	- Reinsurance	(775,810)	(67,768)	-	(34,034)	(247)	(92,313)	(204,007)	(1,174,179)
5	NWP (1 - (2+3+4))	205,988	27,194	-	955,588	17,117	550,098	314,680	2,070,665
6	Change in UEP	(104,835)	(532)		(146,037)	(1,003)	(133,979)	(66,891)	(453,276)
7	NEP (5+6)	101,152	26,662	-	809,551	16,115	416,119	247,789	1,617,388
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(26,137)	(10,549)		(643,954)	(649)	(408,062)	(80,503)	(1,169,854)
10	Underwriting and Net Acquisition Costs	196,256	17,920		(66,009)	(1,122)	(17,766)	13,411	142,691
11	Other Insurance related costs (net)								-
12	Underwriting Results	271,271	34,034	-	99,588	14,344	(9,709)	180,697	590,225
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								107,873
16	Other income								37,582
17	Expenses								
18	Other operating, investment related and admin expenses								(576,625)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								159,055
21	Interest expense								-
22	Profit before taxation								159,055
23	Tax								(50,122)
24	Profit After taxation								108,933

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

AIA Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	664,015	141,064	83,717	2,065,090	25,454	327,945	274,057	3,581,342
2	- Coinsurance outward	(36,653)	(3,116)	-	(480)	-	-	(4,520)	(44,768)
3	- SRCC & TC Premium	(183,805)	(366)	-	(37,364)	(7,802)	-	(9,396)	(238,734)
4	- Reinsurance	(406,456)	(70,340)	(1,290)	(41,603)	(1,573)	(5,567)	(170,566)	(697,395)
5	NWP (1 - (2+3+4))	37,101	67,242	82,427	1,985,643	16,079	322,378	89,575	2,600,445
6	Change in UEP	(3,390)	(281)	(4,332)	(96,681)	(1,008)	(19,388)	(16,735)	(141,815)
7	NEP (5+6)	33,711	66,961	78,095	1,888,962	15,071	302,990	72,840	2,458,630
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	32,035	(17,445)	12,799	(1,577,127)	(7,291)	(247,622)	(33,290)	(1,837,941)
10	Underwriting and Net Acquisition Costs	50,910	(2,020)	(4,755)	(123,059)	(1,942)	(15,440)	21,521	(74,785)
11	Other Insurance related costs (net)	(153,394)	(43,058)	(31,145)	(617,824)	(6,613)	(68,710)	(53,151)	(973,896)
12	Underwriting Results	(36,738)	4,438	54,994	(429,048)	(775)	(28,782)	7,920	(427,992)
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								308,141
16	Other income								130,685
17	Expenses								
18	Other operating, investment related and admin expenses								(6,113)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								4,720
21	Interest expense								-
22	Profit before taxation								4,720
23	Tax								17,487
24	Profit After taxation								22,207

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Amana Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	120,003	39,691	72,136	948,811	10,072	182,960	173,772	1,547,445
2	- Coinsurance outward	(13,455)	(807)		(269)			(11,670)	(26,202)
3	- SRCC & TC Premium	(50,815)	-	-	(18,509)	(2,965)	-	(10,223)	(82,511)
4	- Reinsurance	(32,909)	(25,094)	-	-	(80)	-	(95,655)	(153,738)
5	NWP (1 - (2+3+4))	22,824	13,790	72,136	930,033	7,027	182,960	56,224	1,284,994
6	Change in UEP	(10,211)	(456)	-	(20,125)	(377)	(9,801)	(6,541)	(47,511)
7	NEP (5+6)	12,613	13,334	72,136	909,908	6,650	173,159	49,682	1,237,483
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(6,646)	(768)	(2,579)	(820,014)	(1,365)	(126,597)	(7,609)	(965,579)
10	Underwriting and Net Acquisition Costs	12,791	160	(16,549)	(79,440)	(324)	(9,128)	8,475	(84,015)
11	Other Insurance related costs (net)								-
12	Underwriting Results	18,758	12,725	53,008	10,454	4,961	37,434	50,548	187,889
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								634,726
16	Other income								7,923
17	Expenses								
18	Other operating, investment related and admin expenses								(560,653)
19	Amortisation of goodwill & Intangible Assets								(2,656)
20	Profit from operations								267,230
21	Interest expense								(1,941)
22	Profit before taxation								265,288
23	Tax								-
24	Profit After taxation								265,288

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

AIG									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	(383)	3,907	-	(23)	-	-	(360)	3,141
2	- Coinsurance outward								-
3	- SRCC & TC Premium								-
4	- Reinsurance	(1,165)	(1,098)	-	(1,198)	-	-	(4,610)	(8,071)
5	NWP (1 - (2+3+4))	(1,548)	2,809	-	(1,221)	-	-	(4,970)	(4,930)
6	Change in UEP	467	(2,225)		4,992			23,067	26,301
7	NEP (5+6)	(1,081)	584	-	3,771	-	-	18,097	21,371
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	2,453	(887)		(2,889)	1,382		(122,246)	(122,187)
10	Underwriting and Net Acquisition Costs								-
11	Other Insurance related costs (net)								-
12	Underwriting Results	1,372	(303)	-	882	1,382	-	(104,149)	(100,816)
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								5,919
16	Other income								16,076
17	Expenses								
18	Other operating, investment related and admin expenses								(182,674)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								(261,495)
21	Interest expense								-
22	Profit before taxation								(261,495)
23	Tax								-
24	Profit After taxation								(261,495)

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Continental									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	396,713	34,939	1,226	1,612,690	17,591	228,554	138,430	2,430,143
2	- Coinsurance outward	(20,387)	(1,241)	-	(386)	(977)	-	(707)	(23,697)
3	- SRCC & TC Premium	(55,007)	-	-	(28,975)	(7,966)	-	(5,084)	(97,032)
4	- Reinsurance	(257,002)	(25,719)	(12)	(16,669)	(7,093)	(184,377)	(95,818)	(586,690)
5	NWP (1 - (2+3+4))	64,317	7,980	1,214	1,566,660	1,555	44,177	36,821	1,722,723
6	Change in UEP	(1,344)	(796)	(104)	(227,690)	(168)	2,018	201	(227,883)
7	NEP (5+6)	62,973	7,184	1,110	1,338,970	1,387	46,195	37,022	1,494,840
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(2,124)	(440)	(650)	(855,314)	(3,058)	(49,523)	(14,263)	(925,372)
10	Underwriting and Net Acquisition Costs	21,028	2,863	-	(167,048)	1,790	39,989	(2,646)	(104,024)
11	Other Insurance related costs (net)	-	-	-	-	-	-	-	-
12	Underwriting Results	81,877	9,607	460	316,608	119	36,661	20,113	465,444
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								133,620
16	Other income								40,235
17	Expenses								
18	Other operating, investment related and admin expenses								(481,638)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								157,661
21	Interest expense								-
22	Profit before taxation								157,661
23	Tax								(6,450)
24	Profit After taxation								151,211

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Ceylinco Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	2,408,714	442,514	565,291	7,501,445	139,236	976,834	1,523,799	13,557,833
2	- Coinsurance outward	(53,336)	(1,012)		(1,895)			(871)	(57,114)
3	- SRCC & TC Premium	(469,694)	(20)		(73,078)			(36,366)	(579,158)
4	- Reinsurance	(1,451,847)	(175,611)	(66,212)	(105,139)	(3,426)	(19,425)	(529,553)	(2,351,213)
5	NWP (1 - (2+3+4))	433,837	265,871	499,079	7,321,333	135,810	957,409	957,009	10,570,348
6	Change in UEP	5,931	1,747	(61,035)	(325,488)	(16,192)	(3,060)	(19,421)	(417,518)
7	NEP (5+6)	439,768	267,618	438,044	6,995,845	119,618	954,349	937,588	10,152,830
8	Benefits/losses								
9	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)
10	Underwriting and Net Acquisition Costs	28,154	(21,213)	(4,811)	(597,302)	(10,129)	(54,510)	(67,080)	(726,891)
11	Other Insurance related costs (net)								-
12	Underwriting Results	177,921	185,020	400,882	2,293,643	96,769	119,993	536,193	3,810,421
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								598,971
16	Other income								228,196
17	Expenses								
18	Other operating, investment related and admin expenses								(3,656,210)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								981,378
21	Interest expense								(25)
22	Profit before taxation								981,353
23	Tax								-
24	Profit After taxation								981,353

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Cooperative Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	63,271	2,512		1,545,159	6,108	3,312	104,181	1,724,543
2	- Coinsurance outward	(687)	(6)		(707)				(1,400)
3	- SRCC & TC Premium	(9,663)	(50)		(20,898)	(44)	(24)	(758)	(31,438)
4	- Reinsurance	(15,097)	(1,224)	-	(14,966)	(263)	(142)	(4,479)	(36,170)
5	NWP (1 - (2+3+4))	37,823	1,233	-	1,508,588	5,801	3,146	98,944	1,655,534
6	Change in UEP	(1,009)	2,159		(219,175)	218	118	3,712	(213,978)
7	NEP (5+6)	36,814	3,391	-	1,289,413	6,019	3,264	102,656	1,441,556
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(9,595)	(2,751)		(861,355)	168	91	2,864	(870,578)
10	Underwriting and Net Acquisition Costs	(2,597)	(30)		(107,941)	(593)	(322)	(10,120)	(121,603)
11	Other Insurance related costs (net)	253	26		72,395	131	71	2,234	75,110
12	Underwriting Results	24,875	636	-	392,512	5,724	3,104	97,635	524,485
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								126,734
16	Other income								21,866
17	Expenses								
18	Other operating, investment related and admin expenses								(496,072)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								177,013
21	Interest expense								-
22	Profit before taxation								177,013
23	Tax								(53,149)
24	Profit After taxation								123,864

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

HNB Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	372,147	36,062	-	2,048,697	9,484	135,888	95,898	2,698,176
2	- Coinsurance outward	-	-	-	-	-	-	-	-
3	- SRCC & TC Premium	(108,704)	(6)	-	-	(2,704)	-	(9,538)	(120,952)
4	- Reinsurance	(221,429)	(32,465)	-	(57,175)	(62)	-	(59,038)	(370,169)
5	NWP (1 - (2+3+4))	42,013	3,591	-	1,991,522	6,719	135,888	27,322	2,207,055
6	Change in UEP	(2,706)	1,950	-	(120,052)	(727)	4,267	(5,410)	(122,677)
7	NEP (5+6)	39,307	5,541	-	1,871,470	5,992	140,155	21,912	2,084,378
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(15,070)	(881)	-	(1,642,723)	(2,807)	(176,283)	471	(1,837,294)
10	Underwriting and Net Acquisition Costs	39,343	11,741	-	(206,576)	(733)	(12,100)	9,285	(159,041)
11	Other Insurance related costs (net)	(3,150)	7	-	(5,696)	(13)	(341)	(158)	(9,351)
12	Underwriting Results	60,431	16,408	-	16,475	2,438	(48,569)	31,510	78,692
13	Other Revenue								
14	Fees & commission income								81,612
15	Income from investments								165,478
16	Other income								31,951
17	Expenses								
18	Other operating, investment related and admin expenses								(642,033)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								(284,300)
21	Interest expense								
22	Profit before taxation								(284,300)
23	Tax								56,954
24	Profit After taxation								(227,346)

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Janashakthi Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	774,424	254,788	73,254	5,296,428	76,689	666,592	557,244	7,699,420
2	- Coinsurance outward	-	-	-	-	-	-	-	-
3	- SRCC & TC Premium	(240,940)	(3,372)	-	-	-	-	(48,948)	(293,260)
4	- Reinsurance	(388,514)	(126,454)	-	(112,345)	-	(3,194)	(233,732)	(864,240)
5	NWP (1 - (2+3+4))	144,970	124,963	73,254	5,184,083	76,689	663,397	274,564	6,541,920
6	Change in UEP	(10,855)	(6,608)	-	(328,345)	-	(89,129)	(32,390)	(467,326)
7	NEP (5+6)	134,115	118,355	73,254	4,855,739	76,689	574,269	242,174	6,074,594
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(117,893)	(14,277)	(10,952)	(3,192,319)	-	(560,861)	(110,770)	(4,007,072)
10	Underwriting and Net Acquisition Costs	740	(12,564)	-	(869,261)	-	(28,274)	(59,112)	(968,471)
11	Other Insurance related costs (net)								-
12	Underwriting Results	16,962	91,514	62,302	794,159	76,689	(14,867)	72,292	1,099,051
13	Other Revenue								
14	Fees & commission income								239,119
15	Income from investments								658,614
16	Other income								163,545
17	Expenses								
18	Other operating, investment related and admin expenses								(1,408,936)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								751,394
21	Interest expense								(20,976)
22	Profit before taxation								730,418
23	Tax								(69,109)
24	Profit After taxation								661,309

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

LOLC Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	158,209	15,326	-	2,336,843	6,110	-	56,290	2,572,778
2	- Coinsurance outward	-	-	-	-	-	-	-	-
3	- SRCC & TC Premium	(48,107)	(548)	-	(39,530)	(1,978)	-	(5,654)	(95,816)
4	- Reinsurance	(87,919)	(6,362)	-	(163,013)	-	-	(17,720)	(275,014)
5	NWP (1 - (2+3+4))	22,183	8,416	-	2,134,301	4,131	-	32,915	2,201,947
6	Change in UEP	(891)	(202)	-	(321,435)	(640)	-	(26,945)	(350,113)
7	NEP (5+6)	21,293	8,214	-	1,812,866	3,491	-	5,970	1,851,835
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(21,164)	(2,769)	-	(1,138,265)	(806)	-	(2,003)	(1,165,007)
10	Underwriting and Net Acquisition Costs	30,680	1,533	-	(18,796)	249	-	4,880	18,546
11	Other Insurance related costs (net)	-	-	-	-	-	-	-	-
12	Underwriting Results	30,809	6,979	-	655,804	2,934	-	8,847	705,373
13	Other Revenue								
14	Fees & commission income								93,031
15	Income from investments								202,581
16	Other income								3,560
17	Expenses								
18	Other operating, investment related and admin expenses								(856,135)
19	Amortisation of goodwill & Intangible Assets								(20,326)
20	Profit from operations								128,085
21	Interest expense								(8,311)
22	Profit before taxation								119,774
23	Tax								(34,716)
24	Profit After taxation								85,058

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

MBSL									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	60,929	28,384		843,626		186,937	74,800	1,194,676
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(14,712)	(1,288)		(15,141)			(4,325)	(35,467)
4	- Reinsurance	(37,089)	(18,924)	-	(383,810)	-	(47,956)	(51,557)	(539,336)
5	NWP (1 - (2+3+4))	9,128	8,172	-	444,674	-	138,981	18,917	619,872
6	Change in UEP	1,281	1,625		130,315		(27,404)	(10,965)	94,851
7	NEP (5+6)	10,408	9,797	-	574,990	-	111,577	7,952	714,724
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	500	(7,211)		(406,196)		(68,393)	(16,535)	(497,836)
10	Underwriting and Net Acquisition Costs	6,145	1,567		(4,066)		(9,875)	(6,714)	(12,944)
11	Other Insurance related costs (net)	(37)	(36)		(1,779)		(523)	(117)	(2,492)
12	Underwriting Results	17,016	4,116	-	162,948	-	32,786	(15,414)	201,452
13	Other Revenue								
14	Fees & commission income								18,831
15	Income from investments								61,218
16	Other income								49,305
17	Expenses								
18	Other operating, investment related and admin expenses								(432,442)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								(101,636)
21	Interest expense								-
22	Profit before taxation								(101,636)
23	Tax								(8,303)
24	Profit After taxation								(109,940)

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

People's									(All Figures in Rs. '000)
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	278,561	17,655	6,453	3,199,791	109	89,821	220,882	3,813,273
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(105,275)	(78)	-	(65,358)	-	-	(5,158)	(175,869)
4	- Reinsurance	(72,402)	(16,310)	-	(23,123)	-	-	(17,265)	(129,100)
5	NWP (1 - (2+3+4))	100,884	1,268	6,453	3,111,310	109	89,821	198,459	3,508,304
6	Change in UEP	(8,182)	(19)	-	(218,326)	-	-	(13,834)	(240,362)
7	NEP (5+6)	92,702	1,248	6,453	2,892,983	109	89,821	184,625	3,267,942
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(37,084)	1,164	-	(2,092,458)	-	-	(129,057)	(2,257,436)
10	Underwriting and Net Acquisition Costs	5,832	(530)	-	(341,369)	-	-	(1,565)	(337,632)
11	Other Insurance related costs (net)	(33,992)	(1,132)	-	(360,556)	(6)	-	(23,490)	(419,176)
12	Underwriting Results	27,457	750	6,453	98,600	103	89,821	30,513	253,698
13	Other Revenue								
14	Fees & commission income								44,440
15	Income from investments								298,050
16	Other income								6,779
17	Expenses								
18	Other operating, investment related and admin expenses								-
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								602,967
21	Interest expense								-
22	Profit before taxation								602,967
23	Tax								(138,797)
24	Profit After taxation								464,170

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

SLIC									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	1,345,963	457,924	872,747	8,149,740	85,862	1,392,492	1,745,205	14,049,933
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(281,779)	(4,547)		(145,325)	(9,757)		(25,303)	(466,711)
4	- Reinsurance	(816,740)	(293,520)	-	(30,607)	-	(1,880)	(817,904)	(1,960,651)
5	NWP (1 - (2+3+4))	247,444	159,857	872,747	7,973,808	76,105	1,390,612	901,998	11,622,571
6	Change in UEP	(39,985)	(39,728)	(58,011)	(1,095,809)	1,569	38,142	(342,509)	(1,536,333)
7	NEP (5+6)	207,459	120,129	814,736	6,877,999	77,674	1,428,754	559,489	10,086,239
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(84,004)	(114,156)	(324,438)	(4,189,133)	(27,679)	(1,616,610)	(272,943)	(6,628,963)
10	Underwriting and Net Acquisition Costs	147,794	39,202	(14,935)	(424,145)	(5,318)	(59,068)	(29,010)	(345,480)
11	Other Insurance related costs (net)	(208,881)	(109,065)	(584,165)	(930,991)	(15,628)	(280,378)	(263,988)	(2,393,096)
12	Underwriting Results	62,368	(63,890)	(108,802)	1,333,729	29,050	(527,302)	(6,452)	718,700
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								1,907,084
16	Other income								565,681
17	Expenses								
18	Other operating, investment related and admin expenses								(138,925)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								3,052,540
21	Interest expense								-
22	Profit before taxation								3,052,540
23	Tax								(538,488)
24	Profit After taxation								2,514,052

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Sanasa									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	7,295	-	18,245	175,799	702	29,436	130,295	361,772
2	- Coinsurance outward								
3	- SRCC & TC Premium	(1,347)		-	(3,333)	(134)	-	(7,431)	(12,245)
4	- Reinsurance	(1,882)		-	(1,855)	(234)	(15,234)	(61,051)	(80,256)
5	NWP (1 - (2+3+4))	4,066	-	18,245	170,611	334	14,202	61,813	269,271
6	Change in UEP	552		321	14,384		1,432	10,725	27,414
7	NEP (5+6)	4,618	-	18,566	184,995	334	15,634	72,538	296,685
8	Benefits/losses								-
9	Non Life Insurance Losses and Loss Adj Exp(net)	(182)		(513)	(103,945)		(25,800)	(31,798)	(162,238)
10	Underwriting and Net Acquisition Costs	(241)		-	(12,222)		(2,345)	(4,721)	(19,529)
11	Other Insurance related costs (net)								-
12	Underwriting Results	4,195	-	18,053	68,828	334	(12,511)	36,019	114,918
13	Other Revenue								
14	Fees & commission income								8,818
15	Income from investments								117,324
16	Other income								15,005
17	Expenses								
18	Other operating, investment related and admin expenses								(188,919)
19	Amortisation of goodwill & Intangible Assets								(15,160)
20	Profit from operations								51,986
21	Interest expense								(5,628)
22	Profit before taxation								46,358
23	Tax								14,408.00
24	Profit After taxation								60,766

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Union Gen.									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	779,515	317,831		2,769,154	55,285	1,554,804	394,172	5,870,762
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(211,900)	(1,014)		(55,269)	(18,018)	-	(27,372)	(313,574)
4	- Reinsurance	(488,387)	(189,393)	-	(35,069)	(546)	-	(211,144)	(924,539)
5	NWP (1 - (2+3+4))	79,228	127,424	-	2,678,816	36,722	1,554,804	155,656	4,632,650
6	Change in UEP	(11,823)	(4,326)		(81,281)	82	13,494	8,856	(74,998)
7	NEP (5+6)	67,405	123,098	-	2,597,535	36,803	1,568,298	164,512	4,557,651
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(26,119)	(44,079)		(2,009,400)	(12,091)	(1,082,375)	(27,506)	(3,201,571)
10	Underwriting and Net Acquisition Costs	59,040	18,425		(321,603)	(2,891)	(138,127)	(23,054)	(408,209)
11	Other Insurance related costs (net)								-
12	Underwriting Results	100,326	97,445	-	266,532	21,821	347,796	113,952	947,871
13	Other Revenue								
14	Fees & commission income								-
15	Income from investments								671,306
16	Other income								71,516
17	Expenses								
18	Other operating, investment related and admin expenses								(1,368,674)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								322,019
21	Interest expense								-
22	Profit before taxation								322,019
23	Tax								(58,427)
24	Profit After taxation								263,592

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

Orient									
Line		Fire	Marine	Motor		WCI	Miscellaneous		Total
				3rd party only	Comprehensive		Health	Other	
1	GWP	62,265	66,853	1,023	491,284	4,397	66,390	96,221	788,433
2	- Coinsurance outward								-
3	- SRCC & TC Premium	(26,196)	-	-	(9,016)	(1,468)	-	(4,818)	(41,498)
4	- Reinsurance	(31,016)	(59,524)	(28)	(24,647)	(121)	(460)	(29,420)	(145,215)
5	NWP (1 - (2+3+4))	5,054	7,329	995	457,621	2,808	65,930	61,983	601,720
6	Change in UEP	(142)	490	2,157	(101,808)	(633)	6,517	3,756	(89,662)
7	NEP (5+6)	4,912	7,820	3,152	355,813	2,175	72,447	65,739	512,058
8	Benefits/losses								
9	Non Life Insurance Losses and Loss Adj Exp(net)	(961)	(2,040)	-	(300,178)	(1,779)	(49,090)	(68,139)	(422,187)
10	Underwriting and Net Acquisition Costs	5,568	16,426	-	(41,021)	(272)	(4,159)	(7,435)	(30,894)
11	Other Insurance related costs (net)								-
12	Underwriting Results	9,518	22,205	3,152	14,614	124	19,198	(9,835)	58,977
13	Other Revenue								
14	Fees & commission income								8,936
15	Income from investments								62,728
16	Other income								-
17	Expenses								
18	Other operating, investment related and admin expenses								(242,623)
19	Amortisation of goodwill & Intangible Assets								-
20	Profit from operations								(111,983)
21	Interest expense								-
22	Profit before taxation								(111,983)
23	Tax								-
24	Profit After taxation								(111,983)

18. Income Statement - General Insurance Business - 2015 (Cont...)

(All Figures in Rs. '000)

NITF											
Line		Fire	Marine	Motor		WCI	Miscellaneous		SRCC	Total	Reinsurance
				3rd party only	Comprehensive		Health	Other			
1	GWP	917	1,365	-	242,091	445	1,664,305	33,873	3,018,418	4,961,413	1,737,840
2	- Coinsurance outward									-	
3	- SRCC & TC Premium									-	
4	- Reinsurance	-	-	-	-	-	-	-	-	-	-
5	NWP (1 - (2+3+4))	917	1,365	-	242,091	445	1,664,305	33,873	3,018,418	4,961,413	1,737,840
6	Change in UEP				(2,440)	-	(11,364)	(15,488)	(103,788)	(133,080)	106,179
7	NEP (5+6)	917	1,365	-	239,651	445	1,652,941	18,385	2,914,630	4,828,333	1,844,019
8	Benefits/losses									-	
9	Non Life Insurance Losses and Loss Adj Exp(net)	(5,837)	(565)	-	(170,918)	(550)	(1,580,712)	(26,329)	(780)	(1,785,691)	(1,243,029)
10	Underwriting and Net Acquisition Costs	-	-	-	-	-	-	-	(459,007)	(459,007)	(487,626)
11	Other Insurance related costs (net)	-	-	-	-	-	-	-	-	-	-
12	Underwriting Results	(4,920)	800	-	68,732	(105)	72,229	(7,944)	2,454,843	2,583,635	113,364
13	Other Revenue									-	
14	Fees & commission income									6,596	-
15	Income from investments									594,780	186,087
16	Other income									24,459	23,719
										-	
17	Expenses									-	
18	Other operating, investment related and admin expenses									(195,883)	(19,753)
19	Amortisation of goodwill & Intangible Assets									-	
20	Profit from operations									3,013,587	303,417
21	Interest expense									-	-
22	Profit before taxation									3,013,587	303,417
23	Tax									-	-
24	Profit After taxation									3,013,587	303,417

19. Company-wise Analysis of Total Available Capital (TAC) as at 31st December 2016 - Long Term Insurance Business

(All Figures in Rs. '000)

Insurer	Tier 1	Tier II	Deductions	Total Available Capital
AIA Life	22,311,313	706,096	1,909,747	21,107,662
Allianz Life	1,016,314	-	112,264	904,050
Amana Life	599,272	2,169	43,266	558,175
Arpico	1,315,661	-	83,426	1,232,234
Softlogic Life	9,382,070	24,903	836,504	8,570,469
Ceylinco Life	49,142,742	164,078	6,212,323	43,094,498
Cooplif	819,473	28,298	137,570	710,201
HNB Life	7,182,455	-	1,907,773	5,274,682
Janashakthi Life	11,151,926	-	7,022,990	4,128,936
LIC	771,618	-	107,329	664,289
LOLC Life	1,038,669	-	151,353	887,316
MBSL	119,013	-	13,108	105,905
Sanasa	1,148,629	1,221	187,373	962,477
SLIC	76,829,505	47,562	579,245	76,297,822
Union Life	14,834,023	1,154,364	1,641,503	14,346,884
Total	197,662,681	2,128,692	20,945,774	178,845,599

20. Company-wise Analysis of Risk Capital Required (RCR) as at 31st December 2016 - Long Term Insurance Business

(All Figures in Rs. '000)

Insurer	Credit Risk	Concentration Risk	Market Risk	Reinsurance Risk	Liability Risk	Operational Risk	Total Risk Capital Charge (RCR) before diversification	Total Risk Capital Charge (RCR) after diversification
AIA Life	522,912	767,887	2,030,977	-	1,690,531	463,209	5,475,515	3,755,882
Allianz Life	2,383	26,590	237,185	151	135,930	23,405	425,645	299,909
Amana Life	27,764	196,859	65,729	966	44,432	27,250	363,000	295,943
Arpico	18,054	122,189	69,027	108	21,027	15,737	246,142	211,019
Softlogic Life	65,587	298,230	1,846,349	-	1,652,722	98,046	3,960,933	2,761,510
Ceylinco Life	888,650	504,103	11,231,956	10,420	2,129,986	938,552	15,703,667	12,847,731
Cooplife	26,005	27,078	281,091	-	129,581	17,905	481,660	358,865
HNB Life	124,489	279,699	410,127	974	664,619	118,356	1,598,264	1,058,500
Janashakthi Life	252,149	391,641	807,429	332	480,274	185,849	2,117,673	1,540,195
LIC	17,884	31,769	143,027	86	56,344	21,541	270,651	201,984
LOLC Life	1,072	1,490	305,867	3,349	237,107	28,020	576,905	392,696
MBSL	4,306	16,065	13,324	-	64,742	5,966	104,403	73,229
Sanasa	33,918	6,138	132,674	931	12,410	18,792	204,862	175,114
SLIC	881,248	1,435,350	15,814,201	-	3,523,200	1,090,956	22,744,956	18,502,136
Union Life	184,021	282,811	2,688,718	357	1,456,248	347,117	4,959,272	3,492,978
Total	3,050,441	4,387,899	36,077,682	17,673	12,299,153	3,400,699	59,233,546	45,967,692

21. Company -wise Analysis of Total Available Capital (TAC) as at 31st December 2016 - General Insurance Business

(All Figures in Rs. '000)

Insurer	Tier 1	Tier II	Deductions	Total Available Capital
Allianz Gen.	999,002	-	282,050	716,952
Amana Gen.	1,713,037	234,332	1,304,773	642,596
Fairfirst	835,174	-	141,924	693,250
Ceylinco Gen.	8,844,082	-	3,916,456	4,927,626
Continental	1,185,551	-	203,612	981,939
Cooperative Gen.	1,482,620	252,906	788,228	947,299
HNB Gen.	931,186	-	185,654	745,532
Janashakthi Gen.	7,441,407	130,046	2,268,227	5,303,227
LOLC Gen.	1,175,044	-	87,493	1,087,551
MBSL	62,351	(16,373)	157,994	(112,016)
Orient	608,852	-	84,022	524,830
People's	2,714,485	-	71,899	2,642,587
Sanasa	254,324	2,873	112,381	144,816
SLIC	40,464,696	8,200,354	24,293,751	24,371,298
Union Gen	3,962,665	-	2,068,539	1,894,126
Total	72,674,477	8,804,139	35,967,005	45,511,611

22. Company-wise Analysis of Risk Capital Required (RCR) as at 31st December 2016 - General Insurance Business

(All Figures in Rs. '000)

Insurer	Credit Risk	Concentration Risk	Market Risk	Reinsurance Risk	Liability Risk	Operational Risk	Total Risk Capital Charge (RCR) before diversification	Total Risk Capital Charge (RCR) after diversification
Allianz Gen.	2,180	237,304	125,373	20,422	406,967	39,619	831,864	561,811
Amana Gen.	15,513	140,204	27,537	6,822	127,351	27,433	344,861	230,434
Fairfirst	-	316,750	25,965	2,586	361,380	29,165	735,846	500,678
Ceylinco Gen.	90,887	1,157,908	995,151	160,111	1,577,597	192,609	4,174,263	2,881,910
Continental	30,840	89,610	113,388	25,043	251,418	30,216	540,514	362,136
Cooperative Gen.	46,195	297,635	271,396	8,005	305,284	37,250	965,766	694,984
HNB Gen.	32,197	147,137	123,060	12,596	312,514	29,638	657,142	444,704
Janashakthi Gen.	227,382	653,929	1,584,176	81,982	1,311,500	171,627	4,030,597	2,870,381
LOLC Gen.	5,119	116,550	247,856	17,959	383,579	35,969	807,031	546,416
MBSL	7,643	319,052	19,556	19,040	147,104	10,870	523,264	393,947
Orient	20,370	130,676	39,334	10,125	88,783	14,058	303,347	219,733
People's	93,365	73,974	375,411	7,187	601,762	62,820	1,214,520	817,615
Sanasa	3,355	24,241	46,220	3,161	26,624	4,916	108,517	81,599
SLIC	129,353	6,889,726	6,599,729	101,869	2,540,763	672,625	16,934,066	13,970,143
Union Gen	29,950	362,984	449,803	169,577	778,664	90,518	1,881,495	1,280,347
Total	734,348	10,957,679	11,043,956	646,485	9,221,289	1,449,335	34,053,093	25,856,838

23. Company-wise Analysis of Solvency Position as at 31st December 2016 - Long Term Insurance Business

Insurer	As at 31st December 2016 (b)			
	TAC (Rs'000)	RCR (Rs'000)	SVCC (Rs'000)	CAR (%)
AIA Life	21,107,662	3,755,882	5,853,682	361%
Allianz Life	904,050	299,909	110,061	301%
Amana Life	558,175	295,943	-	189%
Arpico	1,232,234	211,019	63,453	584%
Softlogic Life	8,570,469	2,761,510	4,386,958	195%
Ceylinco Life	43,094,498	12,847,731	-	335%
Cooplife	710,201	358,399	-	198%
HNB Life	5,274,682	1,058,500	1,185,311	445%
Janashakthi Life	4,128,936	1,540,195	-	268%
LIC	664,289	201,984	44,722	329%
LOLC Life	887,316	392,696	-	226%
MBSL	105,905	73,229	-	145%
Sanasa	962,477	175,114	481,480	200%
SLIC	76,297,822	18,502,136	4,591,874	412%
Union Life	14,346,884	3,492,978	-	411%
Total/Overall	178,845,599	49,967,226	16,717,540	307%

24. Company-wise Analysis of Solvency Position as at 31st December 2016 - General Insurance Business

Insurer	As at 31st December 2016 (b)		
	TAC (Rs'000)	RCR (Rs'000)	CAR (%)
Allianz Gen.	716,952	561,811	128%
Amana Gen.	642,596	230,434	279%
Fairfirst	693,250	500,678	138%
Ceylinco Gen.	4,927,626	2,881,910	171%
Continental	981,939	362,136	271%
Cooperative Gen.	947,299	694,984	136%
HNB Gen.	745,532	444,704	168%
Janashakthi Gen.	5,303,227	2,870,381	185%
LOLC Gen.	1,087,551	546,416	199%
MBSL	(112,016)	393,947	-28%
Orient	524,830	219,733	239%
People's	2,642,587	817,615	323%
Sanasa	144,816	81,599	177%
SLIC	24,371,298	13,970,143	174%
Union Gen.	1,894,126	1,280,347	148%
Total	45,511,612	25,856,839	
Average			181%

25. Class-wise, Company wise Analysis of Gross written Premium from 2012 to 2016 - General Insurance Business

Class-wise Analysis of Gross Written Premium of General Insurance Business - 2016

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	SRCC	Total
AIA Gen.							-
AIG				-	(279)	-	(279)
Allianz Gen.	1,200,852	121,448	1,757,711	618,031	549,649	-	4,247,691
Amana Gen.	65,666	44,777	935,442	208,074	220,228	-	1,474,186
Ceylinc Gen.	2,137,822	498,990	9,754,125	1,122,859	1,762,716	-	15,276,512
Continental	489,190	58,833	2,075,699	301,689	162,381	-	3,087,793
Cooperative Gen.	79,185	4,459	2,167,747	6,895	161,845	-	2,420,130
Fairfirst	16,986	57,506	1,818,291	322,608	146,224	-	2,361,614
HNB Gen.	319,524	42,010	2,229,049	178,440	213,361	-	2,982,385
Janashakthi Gen.	915,774	358,372	7,088,003	1,031,603	744,113	-	10,137,864
LOLC Gen.	257,055	13,433	2,743,591	-	82,756	-	3,096,834
MBSL	63,093	16,442	687,195	171,310	34,936	-	972,976
NITF	4,613	1,768	382,188	1,972,437	434,988	3,533,326	6,329,318
Orient	55,969	43,505	617,349	23,294	70,610	-	810,728
People's	204,631	18,248	3,546,862	100,600	251,577	-	4,121,918
Sanasa	7,390		226,129	44,576	136,198	-	414,293
SLIC	1,079,644	482,607	10,280,825	1,622,967	1,711,941	-	15,177,984
Union Gen.	551,322	320,535	2,977,433	2,246,363	465,918	-	6,561,571
Total	7,448,714	2,082,933	49,287,639	9,971,746	7,149,163	3,533,326	79,473,521

25. Class-wise, Company wise Analysis of Gross written Premium from 2012 to 2016 - General Insurance Business (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	SRCC	Total
AIA Gen.	443,557	137,582	2,110,963	327,945	277,793	-	3,297,840
AIG	(383)	3,907	(23)	(360)	-	-	3,141
Allianz Gen.	981,797	94,962	989,622	642,411	536,052	-	3,244,844
Amana Gen.	55,733	38,884	1,002,169	182,960	158,986	-	1,438,732
Ceylinco Gen.	1,885,684	441,482	7,991,763	976,834	1,625,798	-	12,921,561
Continental	321,319	33,698	1,584,555	228,555	141,286	-	2,309,413
Cooperative Gen.	52,921	2,456	1,523,554	3,312	109,462	-	1,691,705
Fairfirst	62,183	58,555	1,227,400	386,040	174,723	-	1,908,901
HNB Gen.	263,442	36,056	2,048,697	135,888	93,140	-	2,577,224
Janashakthi Gen.	533,484	251,417	5,369,682	666,592	584,985	-	7,406,160
LOLC Gen.	110,102	14,778	2,297,314	-	54,767	-	2,476,961
MBSL	46,217	27,095	828,485	186,937	70,474	-	1,159,209
NITF	917	1,365	242,091	1,664,305	34,318	3,018,418	4,961,413
Orient	36,069	66,853	483,291	66,390	94,332	-	746,935
People's	173,286	17,577	3,140,886	89,822	215,832	-	3,637,403
Sanasa	5,948	-	190,711	29,436	123,432	-	349,527
SLIC	1,064,184	453,377	8,877,162	1,392,492	1,796,007	-	13,583,222
Union Gen.	567,615	316,817	2,713,885	1,554,804	404,067	-	5,557,189
Total	6,604,075	1,996,863	42,622,205	8,534,364	6,495,455	3,018,418	69,271,380

25. Class-wise, Company wise Analysis of Gross written Premium from 2012 to 2016 - General Insurance Business (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	SRCC	Total
AIA Gen.	330,969	135,023	1,722,028	-	467,557	-	2,655,577
AIG	41,768	98,924	19,936	9,947	244,229	-	414,805
Allianz Gen.	923,702	62,934	774,490	564,297	397,983	-	2,723,406
Amana Gen.	59,003	65,693	918,156	157,512	85,053	-	1,285,418
Asian Gen.	122,421	51,269	871,659	512,132	80,645	-	1,638,126
Ceylinco Gen.	1,543,309	412,600	7,327,003	905,935	1,242,833	-	11,431,680
Continental	339,366	25,293	1,094,504	182,803	119,781	-	1,761,747
Cooperative Gen.	51,608	7,810	1,171,666	6,334	121,514	-	1,358,932
HNB Gen.	246,980	33,794	1,638,275	160,607	103,260	-	2,182,915
Janashakthi Gen.	543,157	197,376	4,741,231	514,032	495,760	-	6,491,556
LOLC Gen.	87,934	7,692	1,679,189	-	40,671	-	1,815,486
MBSL	53,845	33,698	759,228	73,724	40,730	-	961,225
NITF	145	921	142,691	78,402	45,936	2,835,200	5,295,759
Orient	36,052	46,727	284,010	70,144	198,990	-	491,127
People's	187,395	13,117	2,816,418	21,836	109,757	-	3,286,063
Sanasa	6,808	-	205,641	1,562,077	1,788,785	-	344,041
SLIC	1,270,217	397,667	7,095,249	1,265,705	329,449	-	12,113,994
Union Gen.	508,613	321,406	2,525,568	1,507,900	808,903	-	4,950,741
Total	6,353,292	1,911,944	35,786,941	7,593,386	6,721,836	2,835,200	61,202,598

25. Class-wise, Company wise Analysis of Gross written Premium from 2012 to 2016 - General Insurance Business (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	SRCC	Total
AIA Gen.	364,409	133,801	1,474,743	215,724	239,997	-	2,428,675
AIG	53,196	119,417	20,640	9,947	676,860	-	880,060
Allianz Gen.	648,141	79,918	503,927	451,274	281,647	-	1,964,907
Amana Gen.	58,448	35,850	977,639	142,285	217,913	-	1,432,135
Asian Gen.	137,306	45,533	850,052	449,948	73,546	-	1,556,386
Ceylinco Gen.	1,382,149	373,899	6,183,532	896,356	1,475,542	-	10,311,479
Continental	272,057	18,550	914,859	74,150	50,898	-	1,330,515
Cooperative Gen.	52,523	20,248	1,089,107	4,654	106,409	-	1,272,941
HNB Gen.	236,070	23,122	1,286,666	128,295	93,209	-	1,767,361
Janashakthi Gen.	490,055	188,495	4,723,187	493,773	423,116	-	6,318,626
LOLC Gen.	45,310	4,120	1,400,393	-	35,699	-	1,485,521
MBSL	57,781	30,050	816,184	80,406	148,368	-	1,132,789
NITF	146	595	174,786	1,416,708	837,340	2,543,783	4,973,357
Orient	20,625	20,041	215,005	84,470	14,860	-	355,001
People's	209,805	5,115	2,668,495	31,700	169,926	-	3,085,041
Sanasa	22,661	-	152,091	14,241	133,599	-	322,592
SLIC	1,604,042	374,788	7,225,598	1,639,543	1,705,793	-	12,549,763
Union Gen.	649,001	323,426	2,655,014	1,158,617	330,909	-	5,116,966
Total	6,303,725	1,796,969	33,331,917	7,292,091	7,015,630	2,543,783	58,284,115

25. Class-wise, Company wise Analysis of Gross written Premium from 2012 to 2016 - General Insurance Business (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	SRCC	Total
AIA Gen.	304,103	143,044	1,347,060	196,639	152,407	-	2,143,253
AIG	88,220	103,734	38,276	5,451	583,767	-	819,448
Allianz Gen.	755,131	33,302	176,101	216,270	216,649	-	1,397,127
Amana Gen.	59,550	37,515	831,724	130,441	66,610	-	1,125,837
Asian Gen.	115,504	61,191	619,704	296,176	40,666	-	1,133,240
Ceylinco Gen.	1,433,917	400,994	6,542,295	800,363	1,257,022	-	10,434,917
Continental	445,584	15,054	987,241	58,402	38,945	-	1,545,226
Cooperative Gen.	49,419	21,106	929,203	4,980	130,303	-	1,135,011
HNB Gen.	227,063	23,656	1,204,174	102,108	78,305	-	1,635,305
Janashakthi Gen.	426,498	173,972	4,388,376	426,182	358,402	-	5,773,429
LOLC Gen.	25,596	1,529	1,263,487	-	4,520	-	1,295,133
MBSL	50,149	29,681	735,717	133,956	99,643	-	1,049,147
NITF	51,748	9,525	206,595	873,436	96,048	2,281,176	3,518,528
Orient	15,980	13,683	202,454	60,452	15,978	-	308,547
People's	191,163	8,148	2,407,382	29,973	158,783	-	2,795,448
Sanasa	24,187	-	173,036	8,979	101,941	-	308,142
SLIC	1,039,727	277,635	7,463,166	1,504,183	2,074,474	-	12,359,187
Union Gen.	170,557	573,327	2,328,111	1,100,650	263,408	-	4,436,053
Total	5,474,095	1,927,096	31,844,102	5,948,640	5,737,870	2,281,176	53,212,978

26. Net Earned Premium, Net Claims Incurred, Net Claims Ratio, Net Expense Ratio and Net Combined Ratio of General Insurance Business - 2012 to 2016

Class	Net Earned Premium (Rs.'000)				
	2012 (a)	2013 (a)	2014 (a)	2015 (a)	2016 (b)
Fire	1,452,556	1,405,887	1,241,985	1,283,463	1,163,958
Marine	546,598	806,277	753,643	797,026	866,027
Motor	29,499,705	31,346,284	33,826,829	37,958,834	44,563,153
Miscellaneous Health	8,192,094	5,204,603	7,079,162	8,071,777	9,281,651
Miscellaneous excluding Health		5,640,974	4,402,900	3,270,599	3,579,810
Sub Total	39,690,954	44,404,025	47,304,518	51,381,699	59,454,599
SRCC & T (c)	2,185,222	2,406,477	2,692,730	2,914,630	3,274,297
Total	41,876,175	46,810,502	49,997,248	54,296,329	62,728,895

Class	Net Claims Incurred (Rs.'000)				
	2012 (a)	2013 (a)	2014 (a)	2015 (a)	2016 (b)
Fire	506,092	810,281	717,626	645,230	1,102,964
Marine	321,562	432,748	266,560	295,624	254,417
Motor	18,351,251	19,514,319	20,281,109	24,274,415	29,248,879
Miscellaneous Health	6,386,324	4,029,410	6,252,704	6,958,816	8,172,403
Miscellaneous excluding Health		2,133,310	1,522,689	1,677,736	2,237,849
Sub Total	25,565,230	26,920,068	29,040,687	33,851,821	41,016,513
SRCC & T (c)	12,565	-	56,897	780	(1,286)
Total	25,577,795	26,920,068	29,097,585	33,852,601	41,015,227

Class	Net Claims Ratio (%)				
	2012 (a)	2013 (a)	2014 (a)	2015 (a)	2016 (b)
Fire	34.84	57.63	57.78	50.27	94.76
Marine	58.83	53.67	35.37	37.09	29.38
Motor	62.21	62.25	59.96	63.95	65.63
Miscellaneous Health	77.96	77.42	88.33	86.21	88.05
Miscellaneous excluding Health		37.82	34.58	51.30	62.51
Sub Total	64.41	60.63	61.39	65.88	68.99
SRCC & T (c)	0.57	-	2.11	0.03	(0.04)
Total	61.08	57.51	58.20	62.35	65.38

26. Net Earned Premium, Net Claims Incurred, Net Claims Ratio, Net Expense Ratio and Net Combined Ratio of General Insurance Business - 2012 to 2016 (Cont...)

Class	Net Expenses (Rs'000)				
	2012 (a)	2013 (a)	2014 (a)	2015 (a)	2016 (b)
Net Expenses for all classes of General Insurance Business except SRCC & T	14,807,142	17,359,623	19,524,543	19,134,713	21,603,696
SRCC & TC (c)	386,071	414,422	466,435	486,985	653,529
Total	15,193,213	17,774,045	19,990,978	19,621,698	22,257,224

	Net Expense Ratio (%)				
	2012 (a)	2013 (a)	2014 (a)	2015 (a)	2016 (b)
Net Expense Ratio for all classes of General Insurance Business except SRCC & T	37.31	39.09	41.27	37.24	36.34
Net Expense Ratio of General Insurance Business	36.28	37.97	39.98	36.14	35.48

	Net Combined Ratio (%)				
	2012 (a)	2013 (a)	2014 (a)	2015 (a)	2016 (b)
Net Combined Ratio for all classes of General Insurance Business except SRCC & T	101.72	99.72	102.67	102.29	105.32
Net Combined Ratio of General Insurance Business	97.36	95.48	98.18	97.69	100.87

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

27. Class-wise Analysis of Earned Premium of General Insurance Business -2012 to 2016

Class-wise Analysis of Earned Premium of General Insurance Business - 2016

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	SRCC	Total
AIA Gen.						-	-
AIG					(279)	-	(279)
Allianz Gen.	117,364	30,706	1,266,281	655,654	330,547	-	2,400,551
Amana Gen.	27,525	17,026	957,209	200,079	83,408	-	1,285,248
Fairfirst	9,412	(6,379)	1,452,973	317,216	131,713	-	1,904,935
Ceylinco Gen.	427,518	285,810	8,790,109	1,060,539	1,219,141	-	11,783,117
Continental	60,436	7,749	1,759,470	50,489	49,204	-	1,927,348
Cooperative Gen.	38,469	(352)	1,776,920	6,895	114,438	-	1,936,371
HNB Gen.	41,889	4,470	2,015,049	148,842	31,544	-	2,241,795
Janashakthi Gen.	76,515	199,197	7,108,187	924,658	163,512	-	8,472,068
LOLC Gen.	32,748	5,652	2,320,923	-	18,569	-	2,377,893
MBSL	12,133	6,177	633,797	128,551	14,246	-	794,904
Orient	5,985	7,819	518,174	53,676	54,729	-	640,382
People's	107,710	1,247	3,265,673	100,600	217,730	-	3,692,960
Sanasa	3,944		213,048	17,303	57,779	-	292,075
SLIC	95,487	174,412	9,426,477	1,704,244	883,482	-	12,284,102
Union Gen.	102,208	130,725	2,710,279	1,941,119	209,574	-	5,093,905
NITF	4,613	1,768	348,584	1,971,785	474	3,274,297	5,601,521
Total	1,163,958	866,027	44,563,153	9,281,651	3,579,811	3,274,297	62,728,895

27. Class-wise Analysis of Earned Premium of General Insurance Business -2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	SRCC	Total
AIA Gen.	33,711	66,961	1,967,057	302,990	87,911	-	2,458,632
AIG	(1,081)	584	3,771	(360)	18,457	-	21,371
Allianz Gen.	101,152	26,662	809,551	416,119	263,904	-	1,617,388
Amana Gen.	12,613	13,334	982,044	173,159	56,333	-	1,237,483
Asian Gen.	14,378	15,725	952,828	521,806	93,055	-	1,597,792
Ceylinco Gen.	439,768	267,618	7,433,889	954,349	1,057,206	-	10,152,830
Continental	62,973	7,184	1,340,080	46,196	38,408	-	1,494,841
Cooperative Gen.	36,814	3,391	1,289,413	3,288	108,650	-	1,441,556
HNB Gen.	39,307	5,541	1,871,470	140,155	27,903	-	2,084,377
Janashakthi Gen.	134,115	118,355	4,928,993	574,269	318,863	-	6,074,594
LOLC Gen.	21,293	8,214	1,812,866	-	9,462	-	1,851,835
MBSL	10,408	9,797	574,990	111,577	7,952	-	714,724
Orient	4,912	7,820	358,965	72,447	67,915	-	512,058
People's	92,702	1,248	2,899,436	89,822	184,733	-	3,267,941
Sanasa	4,618	-	203,561	15,634	72,872	-	296,685
SLIC	207,459	120,129	7,692,735	1,428,754	637,163	-	10,086,239
Union Gen.	67,405	123,098	2,597,535	1,568,298	201,315	-	4,557,651
NITF	917	1,365	239,651	1,652,941	18,830	2,914,630	4,828,333
Total	1,283,463	797,026	37,958,834	8,071,443	3,270,930	2,914,630	54,296,329

27. Class-wise Analysis of Earned Premium of General Insurance Business -2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous	SRCC	Total
AIA Gen.	56,913	66,555	1,549,546	358,389	-	2,031,403
AIG	6,302	3,025	23,397	280,497	-	313,221
Allianz Gen.	73,845	21,812	669,031	657,305	-	1,421,993
Amana Gen.	6,896	14,311	899,442	185,681	-	1,106,330
Asian Gen.	12,725	15,052	789,690	506,008	-	1,323,475
Ceylinco Gen.	458,351	264,121	6,918,768	1,718,737	-	9,359,977
Continental	64,727	4,432	952,922	65,634	-	1,087,716
Cooperative Gen.	33,019	9,729	1,103,223	112,354	-	1,258,326
HNB Gen.	37,484	3,812	1,390,375	184,901	-	1,616,572
Janashakthi Gen.	135,247	104,515	4,528,654	737,534	-	5,505,950
LOLC Gen.	7,862	2,792	1,469,835	16,588	-	1,497,077
MBSL	8,433	7,946	714,181	131,558	-	862,118
Orient	3,998	6,012	217,373	73,613	-	300,996
People's	93,803	1,088	2,675,505	220,070	-	2,990,467
Sanasa	1,348	-	160,039	97,039	-	258,426
SLIC	176,542	109,261	7,057,884	2,476,462	-	9,820,149
Union Gen.	64,345	118,258	2,572,711	1,348,322	-	4,103,636
NITF	145	921	134,253	2,311,371	2,692,730	5,139,419
Total	1,241,985	753,643	33,826,829	11,482,063	2,692,730	49,997,249

27. Class-wise Analysis of Earned Premium of General Insurance Business -2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous	SRCC	Total
AIA	100,496	68,831	1,402,340	308,984	-	1,880,651
AIG	15,396	60,421	9,936	345,155	-	430,909
Allianz Gen.	75,109	13,852	275,603	319,745	-	684,309
Amana Takaful	14,437	15,153	950,958	306,371	-	1,286,920
Asian Alliance	11,987	21,118	673,674	394,914	-	1,101,693
Ceylinco	596,457	244,495	5,559,574	1,876,905	-	8,277,431
Continental	61,590	4,245	907,310	17,255	-	990,400
Cooperative	31,115	13,658	994,227	118,134	-	1,157,134
HNBA	35,596	3,556	1,185,627	131,654	-	1,356,433
Janashakthi	138,183	84,814	4,501,945	646,346	-	5,371,288
LOLC	6,626	78	1,237,164	(5,917)	-	1,237,950
MBSL	2,185	8,112	788,631	199,322	-	998,250
Orient	1,724	2,545	233,615	60,668	-	298,552
People's	120,715	1,538	2,517,533	160,695	-	2,800,481
Sanasa	9,323	-	149,169	78,620	-	237,112
SLIC	125,960	138,276	7,442,193	2,227,351	-	9,933,779
UAL	58,842	124,990	2,403,174	1,405,328	-	3,992,334
NITF	146	595	113,611	2,254,047	2,406,477	4,774,876
Total	1,405,887	806,277	31,346,284	10,845,577	2,406,477	46,810,502

27. Class-wise Analysis of Earned Premium of General Insurance Business -2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous	SRCC	Total
AIA	127,977	74,020	1,446,849	318,945		1,967,791
AIG	15,035	5,062	50,341	317,399		387,837
Allianz Gen.	56,046	10,804	144,016	224,695		435,561
Amana Takaful	7,685	15,607	786,224	159,864		969,379
Asian Alliance	9,186	24,449	434,907	216,851		685,394
Ceylinco	516,418	249,074	6,327,616	1,529,045		8,622,153
Continental	51,972	1,992	925,439	23,923		1,003,326
Cooperative	31,180	11,457	823,724	135,022		1,001,383
HNBA	33,549	4,250	1,174,171	113,102		1,325,072
Janashakthi	111,867	85,932	4,042,848	611,960		4,852,607
LOLC	(17,649)	(6,118)	854,755	(9,367)		821,620
MBSL	6,129	8,356	589,983	118,820		723,289
Orient	920	1,411	81,798	22,587		106,715
People's	111,190	8,728	2,195,967	132,355		2,448,240
Sanasa	2,766	-	161,160	52,387		216,312
SLIC	211,402	(17,720)	7,118,266	2,046,564		9,358,512
UAL	125,136	59,769	2,135,046	1,208,460		3,528,411
NITF	51,748	9,525	206,595	969,484	2,185,222	3,422,574
Total	1,452,556	546,598	29,499,705	8,192,094	2,185,222	41,876,175

28. Class-wise Analysis of Claims Incurred - General Insurance Business -2012 to 2016

Class-wise Analysis of Claims Incurred - General Insurance Business - 2016

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	Total
AIA Gen.						-
AIG	(16)	(528)	(583)	-	(9,982)	(11,109)
Allianz Gen.	111,073	9,699	956,271	575,901	161,786	1,814,729
Amana Gen.	29,301	850	681,136	141,296	13,636	866,218
Fairfirst	6,412	2,609	1,148,917	230,658	37,123	1,425,717
Ceylinco Gen.	535,309	91,743	4,834,414	858,470	379,332	6,699,268
Continental	5,047	1,621	1,142,610	60,556	19,298	1,229,132
Cooperative Gen.	27,607	(1,014)	1,236,928	1,327	19,840	1,284,689
HNB Gen.	18,110	1,037	1,380,922	134,400	12,134	1,546,603
Janashakthi Gen.	122,917	63,874	4,482,586	820382	119,285	5,609,044
LOLC Gen.	11,394	418	1,452,595	-	9,358	1,473,765
MBSL	2,142	5,055	416,501	142,825	171,756	738,279
Orient	11,673	355	361,772	37,137	(9,349)	401,587
People's	74,790	945	2,565,956	97,247	136,167	2,875,105
Sanasa	190		93,593	36,328	7,705	137,816
SLIC	79,489	38,335	6,364,085	1,743,276	563,354	8,788,539
Union Gen.	67,527	39,419	1,958,259	1,326,017	51,738	3,442,960
NITF			172,916	1,966,585	554,668	2,694,169
Total	1,102,964	254,417	29,248,879	8,172,403	2,237,849	41,016,513

28. Class-wise Analysis of Claims Incurred - General Insurance Business -2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous Health	Miscellaneous excluding Health	Total
AIA Gen.	(32,035)	17,445	1,564,328	247,622	40,581	1,837,941
AIG	26,511	4,899	-	-	90,777	122,187
Allianz Gen.	26,137	10,549	643,954	408,062	81,152	1,169,854
Amana Gen.	6,646	768	822,593	126,597	8,974	965,579
Fairfirst	(4,283)	11,106	687,118	481,667	19,818	1,195,425
Ceylinco Gen.	290,001	61,385	4,137,251	425,615	701,266	5,615,518
Continental	2,124	441	855,964	48,076	18,768	925,373
Cooperative Gen.	9,539	3,084	845,588	(129)	(4,284)	853,797
HNB Gen.	15,070	881	1,642,723	176,283	3,279	1,838,236
Janashakthi Gen.	113,275	12,761	3,207,287	559,985	106,441	3,999,750
LOLC Gen.	21,164	2,769	1,138,265	-	2,809	1,165,007
MBSL	(500)	7,211	406,196	68,393	16,535	497,836
Orient	961	2,040	300,178	49,090	69,917	422,187
People's	54,478	1,485	1,224,622	62,057	122,807	1,465,449
Sanasa	182	-	104,458	25,800	31,798	162,238
SLIC	84,004	114,156	4,513,571	1,616,610	300,622	6,628,963
Union Gen.	26,119	44,079	2,009,400	1,082,375	39,597	3,201,571
NITF	5,837	565	170,918	1,580,712	26,879	1,784,911
Total	645,230	295,624	24,274,414	6,958,816	1,677,736	33,851,821

28. Class-wise Analysis of Claims Incurred - General Insurance Business -2012 to 2016 (Cont...)

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

(All Figures in Rs. `000)

Insurer	Fire	Marine	Motor	Miscellaneous	Total
AIA Gen.	7,991	29,259	950,057	262,524	1,249,831
AIG	5,990	2,516	24,434	159,892	192,832
Allianz Gen.	64,934	8,784	505,493	530,115	1,109,326
Amana Gen.	7,707	4,304	521,985	105,847	639,843
Asian Gen.	18,324	7,086	726,933	483,827	1,236,170
Ceylinco Gen.	418,001	122,525	3,811,330	908,056	5,259,912
Continental	973	246	588,183	49,128	638,530
Cooperative Gen.	23,211	8,393	867,312	29,012	927,929
HNB Gen.	12,955	1,992	977,695	168,078	1,160,721
Janashakthi Gen.	57,239	16,059	2,944,350	530,993	3,548,641
LOLC Gen.	11,032	79	794,303	11,130	816,545
MBSL	(604)	(7,438)	(430,316)	(152,156)	(590,513)
Orient	2,198	2,085	154,296	51,384	209,963
People's	52,203	(14,451)	1,936,484	188,383	2,162,619
Sanasa	102		53,100	27,125	80,327
SLIC	2,048	64,969	3,988,864	2,149,915	6,205,796
Union Gen.	33,321	20,150	1,727,435	955,530	2,736,436
NITF	-	-	139,169	1,316,610	1,455,779
Total	717,626	266,560	20,281,109	7,775,393	29,040,688

28. Class-wise Analysis of Claims Incurred - General Insurance Business -2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous	Total
AIA Gen.	43,896	24,932	825,790	203,212	1,097,830
AIG	20,368	303	19,858	86,622	127,151
Allianz Gen.	31,409	9,662	151,395	125,373	317,838
Amana Gen.	12,308	6,905	492,574	137,391	649,177
Asian Gen.	(1,275)	15,791	554,409	341,399	910,324
Ceylinco Gen.	363,088	115,153	3,403,107	760,385	4,641,733
Continental	(304)	1,549	606,506	11,890	619,641
Cooperative Gen.	19,550	13,387	695,902	32,435	761,275
HNB Gen.	6,965	1,235	776,450	104,423	889,074
Janashakthi Gen.	133,767	59,412	2,771,306	507,003	3,471,489
LOLC Gen.	7,140	2,943	631,710	5,495	647,289
MBSL	7,490	6,053	689,354	178,243	881,140
Orient	443	637	163,658	32,512	197,249
People's	56,830	1,506	1,908,846	153,036	2,120,218
Sanasa	(3,327)	-	8,107	71,592	76,371
SLIC	88,798	113,449	4,049,206	1,111,427	5,362,879
Union Gen.	23,137	59,830	1,649,504	1,066,786	2,799,257
NITF	-	-	116,636	1,233,496	1,350,132
Total	810,281	432,748	19,514,319	6,162,721	26,920,068

28. Class-wise Analysis of Claims Incurred - General Insurance Business -2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	Miscellaneous	Total
AIA Gen.	28,582	54,012	757,719	180,046	1,020,359
AIG	10,665	(998)	26,222	48,858	84,747
Allianz Gen.	(13,876)	2,400	73,820	101,493	163,837
Amana Gen.	2,390	1,488	499,551	74,485	577,914
Asian Gen.	11,256	7,268	319,618	178,543	516,685
Ceylinco Gen.	416,151	107,419	3,343,075	689,783	4,556,428
Continental	1,655	873	680,751	17,071	700,350
Cooperative Gen.	19,076	13,743	558,931	48,908	640,658
HNB Gen.	11,493	953	789,175	91,130	892,750
Janashakthi Gen.	69,577	46,382	2,482,500	432,294	3,030,754
LOLC Gen.	5,097	135	572,346	809	578,387
MBSL	1,414	2,595	381,706	79,750	465,464
Orient	1,028	2,007	89,853	21,118	114,005
People's	69,741	8,142	1,730,598	161,568	1,970,049
Sanasa	(3,021)	-	8,769	63,876	69,624
SLIC	(145,917)	47,643	4,431,043	1,732,538	6,065,306
Union Gen.	19,790	27,018	1,489,946	783,349	2,320,104
NITF	991	485	115,630	1,680,705	1,810,376
Total	506,092	321,562	18,351,251	6,386,324	25,577,795

* For the year 2012, required information is not available to segregate miscellaneous category.

29. Company-wise Net Combined Ratio of General Insurance Business - 2012 to 2016

(All Figures are %)

Insurer	2012 (a)	2013 (a)	2014(a)	2015 (a)	2016 (b)
AIA Gen.	97.93	103.75	111.89	117.66	-
AIG	115.72	74.21	167.13	1426.52	-18096.77
Allianz Gen.	57.89	86.82	109.22	99.16	109.31
Amana Gen.	114.70	101.51	123.37	130.49	120.49
Fairfirst	128.55	129.66	142.33	118.50	128.28
Ceylinco Gen.	99.17	107.18	101.66	98.48	97.61
Continental	103.97	105.15	103.82	101.08	101.02
Cooperative Gen.	101.34	103.43	111.95	98.03	100.76
HNB Gen.	101.73	104.74	110.84	127.03	109.66
Janashakthi Gen.	105.25	108.31	109.06	105.45	103.31
LOLC Gen.	112.77	107.48	111.40	109.69	103.44
MBSL	112.01	133.66	103.09	132.32	143.45
Orient	245.37	199.90	145.44	135.86	111.13
People's	98.29	96.20	94.92	92.24	95.30
Sanasa	106.17	108.00	113.12	131.95	124.54
SLIC	91.83	87.67	103.78	94.25	104.55
Union Gen.	103.75	106.67	107.28	109.23	98.87
NITF			58.78	50.55	73.41
Industry	100.32	102.13	98.18	98.49	100.87

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

Class	Gross Written Premium (Rs.'000)				
	2012	2013	2014	2015(a)	2016(b)
Fire	5,474,094	6,303,725	6,353,292	6,604,074	7,448,714
Marine	1,927,096	1,796,969	1,911,944	1,996,862	2,082,933
Motor	31,844,102	33,331,917	35,786,941	42,622,205	49,287,639
Health	5,948,640	7,292,091	7,593,386	8,534,364	9,971,746
Miscellaneous	5,737,870	7,015,630	6,721,836	6,495,454	7,149,163
Sub Total	50,931,801	55,740,332	58,367,399	66,252,959	75,940,195
SRCC & T	2,281,177	2,543,783	2,835,200	3,018,421	3,533,326
Total	53,212,978	58,284,115	61,202,599	69,271,380	79,473,521

Class	Reinsurance Premium (Rs.'000)				
	2012	2013	2014	2015(a)	2016(b)
Fire	4,140,877	4,823,731	5,075,545	5,137,042	5,977,635
Marine	1,326,369	998,976	1,171,768	1,154,511	1,207,948
Motor	478,478	864,394	636,603	1,115,036	1,237,867
Health	2,752,627	2,700,309	2,634,795	3,012,362	3,466,989
Miscellaneous					
Total Reinsurance Premium	8,698,351	9,387,410	9,518,711	10,418,951	11,890,438

Class	Retention (Rs.'000)				
	2012	2013	2014	2015(a)	2016(b)
Fire	1,333,216	1,479,994	1,277,747	1,467,033	1,471,080
Marine	600,727	797,994	740,176	842,351	874,985
Motor	31,365,623	32,467,523	35,150,338	41,507,169	48,049,772
Health	8,933,884	11,607,412	11,680,427	12,017,455	13,653,920
Miscellaneous					
Total Net Written Premium	42,233,450	46,352,923	48,848,688	55,834,008	64,049,757

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

Class	Retention as a percentage of Gross Written Premium (%)				
	2012	2013	2014	2015(a)	2016(b)
Fire	24.36	23.48	20.11	22.21	19.75
Marine	31.17	44.41	38.71	42.18	42.01
Motor	98.50	97.41	98.22	97.38	97.49
Health	76.45	81.13	81.59	79.96	79.75
Miscellaneous					
Overall Retention Ratio	82.92	83.16	83.69	84.27	84.34

Notes :

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

31. Class-wise Analysis of Reinsurance Premium of General Insurance Business - 2012 to 2016

Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2016

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	WCI	Miscellaneous	Total
AIA						-
AIG						-
Allianz Gen.	981,813	83,020	12,465	1,736	352,087	1,431,122
Amana Takaful	50,176	27,486	21	292	165,491	243,466
Fair first	13,663	63,283	75,163	-	7,372	159,481
Ceylinco	1,593,080	212,467	297,660	2,822	547,063	2,653,092
Continental	413,578	47,749	31,724	9,626	342,506	845,183
Cooperative	45,579	5,263	126,356	3,860	44,357	225,415
HNBGI	272,002	37,425	73,787	58	176,216	559,489
Janashakthi	838,885	145,539	174,592		304,184	1,463,201
LOLC	215,841	8,251	206,232	669	27,532	458,524
MBSL	51,502	12,057	48,313		95,642	207,513
Orient	48,768	35,831	18,973	159	21,407	125,137
People's	84,200	17,153	44,503		32,013	177,869
Sanasa	3,256		8,608	998	101,084	113,946
SLIC	913,668	316,290	76,201		760,487	2,066,646
UAL	451,624	196,134	43,268	5,975	223,350	920,351
NITF					240,003	240,003
Total	5,977,635	1,207,948	1,237,867	26,195	3,440,794	11,890,438

31. Class-wise Analysis of Reinsurance Premium of General Insurance Business - 2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	WCI	Miscellaneous	Total
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	25,094	-	80	95,655	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	14,966	263	4,621	36,171
HNBGI	221,429	32,465	57,175	62	59,038	370,169
Janashakthi	388,514	126,454	112,345	-	236,927	864,240
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	121	29,880	145,215
People's	72,402	16,310	23,123	-	17,265	129,100
Sanasa	1,882	-	1,855	234	76,285	80,256
SLIC	816,740	293,520	30,607	-	819,784	1,960,651
UAL	488,387	189,393	35,069	546	211,144	924,539
Total	5,137,042	1,154,511	1,115,036	13,643	2,998,719	10,418,951

31. Class-wise Analysis of Reinsurance Premium of General Insurance Business - 2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	WCI	Miscellaneous	Total
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

31. Class-wise Analysis of Reinsurance Premium of General Insurance Business - 2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	WCI	Miscellaneous	Total
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

31. Class-wise Analysis of Reinsurance Premium of General Insurance Business - 2012 to 2016 (Cont...)

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

(All Figures in Rs. '000)

Insurer	Fire	Marine	Motor	WCI	Miscellaneous	Total
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

32. Branch Network, Employees & Agents as at 31st December 2016

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	71	96	29	196	422	240	218	880	291	2,395	1,559	4,245
Eastern Province	45	74	13	132	195	278	80	553	89	1,422	712	2,223
North Central Province	52	66	27	145	305	180	132	617	200	1,528	792	2,520
North Western Province	63	92	23	178	416	315	188	919	263	1,909	1,922	4,094
Nothern Province	50	97	13	160	229	269	72	570	86	2,494	807	3,387
Sabaragamuwa Province	56	77	16	149	392	326	124	842	226	1,418	1,101	2,745
Southern Province	80	122	32	234	488	365	235	1,088	418	2,714	1,783	4,915
Uva Province	40	66	14	120	248	141	89	478	138	1,355	929	2,422
Western Province	269	328	60	657	5,634	2,975	2,340	10,949	1,549	6,790	8,926	17,265
Total	726	1,018	227	1,971	8,329	5,089	3,478	16,896	3,260	22,025	18,531	43,816

AIA Life												
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		10		10		28		28		272		272
Eastern Province		9		9		25		25		210		210
North Central Province		8		8		24		24		137		137
North Western Province		6		6		12		12		307		307
Northern Province		18		18		44		44		111		111
Sabaragamuwa Province		8		8		22		22		237		237
Southern Province		26		26		62		62		620		620
Uva Province		10		10		27		27		224		224
Western Province		44		44		579		579		1,485		1,485
Total	-	139	-	139	-	823	-	823	-	3,603	-	3,603

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

AIG												
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												
Eastern Province												
North Central Province												
North Western Province												
Northern Province												
Sabaragamuwa Province												
Southern Province												
Uva Province												
Western Province								5	5			
Total								5	5			

Allianz Gen.												
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	5			5	33			33	34			34
Eastern Province	4			4	13			13	6			6
North Central Province	2			2	12			12				
North Western Province	4			4	33			33	31			31
Northern Province	3			3	14			14	26			26
Sabaragamuwa Province	7			7	51			51	54			54
Southern Province	6			6	36			36	45			45
Uva Province	5			5	29			29	32			32
Western Province	23			23	335			335	224			224
Total	59			59	556			556	452			452

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Allianz Life												
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		6		6		7		7		70		70
Eastern Province		4		4		6		6		62		62
North Central Province		2		2		2		2		22		22
North Western Province		4		4		4		4		49		49
Northern Province		9		9		11		11		132		132
Sabaragamuwa Province		8		8		6		6		67		67
Southern Province		6		6		7		7		77		77
Uva Province		7		7		6		6		77		77
Western Province		15		15		40		40		107		107
Total		61		61		89		89		663		663

Amana												
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			4	4	13	8	7	28	2	59		61
Eastern Province		3	4	7	10	10	10	30	2	127		129
North Central Province			2	2	1	1	3	5		28		28
North Western Province			3	3	15	3	5	23	3	25		28
Northern Province	1		1	2	2	1	1	4		21		21
Sabaragamuwa Province			2	2	2	4	3	9		8		8
Southern Province			3	3	9	3	3	15	2	11		13
Uva Province												
Western Province	1		5	6	120	33	39	192	9	91		100
Total	2	3	24	29	172	63	71	306	18	370		388

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Arpico												
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		1		1		14		14		13		13
Eastern Province		9		9		123		123		121		121
North Central Province		5		5		38		38		37		37
North Western Province		11		11		101		101		98		98
Northern Province		6		6		38		38		36		36
Sabaragamuwa Province		11		11		164		164		160		160
Southern Province		10		10		102		102		99		99
Uva Province		4		4		19		19		18		18
Western Province		23		23		321		321		279		279
Total		80		80		920		920		861		861

Softlogic Life												
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		5		5		25		25		132		132
Eastern Province		4		4		8		8		75		75
North Central Province		2		2		11		11		80		80
North Western Province		5		5		17		17		87		87
Northern Province		4		4		14		14		112		112
Sabaragamuwa Province		5		5		24		24		113		113
Southern Province		8		8		35		35		209		209
Uva Province		4		4		10		10		77		77
Western Province		32		32		391		391		680		680
Total		69		69		535		535		1,565		1,565

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Fairfirst												
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					19			19	32			32
Eastern Province	5			5	5			5	12			12
North Central Province	4			4	8			8	30			30
North Western Province	5			5	9			9	46			46
Northern Province	5			5	1			1				
Sabaragamuwa Province					11			11	12			12
Southern Province	3			3	12			12	70			70
Uva Province	6			6	10			10	12			12
Western Province	3			3	191			191	252			252
Total	31			31	266			266	466			466

Ceylinco Gen.												
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	18			18	109			109	100			100
Eastern Province	11			11	45			45	14			14
North Central Province	15			15	123			123	77			77
North Western Province	17			17	145			145	50			50
Northern Province	14			14	54			54	23			23
Sabaragamuwa Province	20			20	145			145	88			88
Southern Province	25			25	169			169	90			90
Uva Province	8			8	89			89	45			45
Western Province	104			104	1,549			1,549	414			414
Total	232			232	2,428			2,428	901			901

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Ceylinco Life												
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		20		20		55		55		275		275
Eastern Province		22		22		33		33		281		281
North Central Province		19		19		41		41		283		283
North Western Province		33		33		64		64		490		490
Northern Province		17		17		39		39		320		320
Sabaragamuwa Province		16		16		35		35		237		237
Southern Province		30		30		53		53		374		374
Uva Province		16		16		30		30		230		230
Western Province		105		105		560		560		1,425		1,425
Total		278		278		910		910		3,915		3,915

Continental												
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	6			6	22			22				
Eastern Province	5			5	14			14	2			2
North Central Province	3			3	13			13	3			3
North Western Province	5			5	28			28				
Northern Province	2			2	7			7				
Sabaragamuwa Province	4			4	19			19				
Southern Province	5			5	28			28	5			5
Uva Province	3			3	11			11				
Western Province	12			12	291			291	5			5
Total	45			45	433			433	15			15

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Cooperative Gen.												
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	5			5	36			36	18			18
Eastern Province	3			3	23			23	2			2
North Central Province	3			3	38			38	12			12
North Western Province	5			5	68			68	20			20
Northern Province	4			4	22			22	1			1
Sabaragamuwa Province	5			5	44			44	12			12
Southern Province	7			7	80			80	25			25
Uva Province	2			2	18			18	1			1
Western Province	23			23	393			393	68			68
Total	57			57	722			722	159			159

Cooplife												
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		3		3		20		20		76		76
Eastern Province		4		4		11		11		16		16
North Central Province		3		3		16		16		65		65
North Western Province		5		5		37		37		127		127
Northern Province		5		5		23		23		58		58
Sabaragamuwa Province		4		4		19		19		56		56
Southern Province		5		5		23		23		79		79
Uva Province		2		2		9		9		15		15
Western Province		11		11		87		87		103		103
Total		42		42		245		245		595		595

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

HNB Life												
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		6		6		34		34		169		169
Eastern Province		4		4		33		33		135		135
North Central Province		2		2		16		16		58		58
North Western Province		4		4		26		26		129		129
Northern Province		6		6		32		32		193		193
Sabaragamuwa Province		4		4		23		23		130		130
Southern Province		6		6		34		34		141		141
Uva Province		4		4		17		17		111		111
Western Province		20		20		327		327		611		611
Total		56		56		542		542		1,677		1,677

HNB Gen.												
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	6			6	28			28	38			38
Eastern Province	4			4	15			15	26			26
North Central Province	3			3	13			13	26			26
North Western Province	4			4	10			10	13			13
Northern Province	4			4	14			14	22			22
Sabaragamuwa Province	4			4	17			17	29			29
Southern Province	6			6	27			27	65			65
Uva Province	4			4	12			12	23			23
Western Province	16			16	225			225	105			105
Total	51			51	361			361	347			347

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Janashakthi												
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	12	12	-	24	47	5	48	100	19	207	-	226
Eastern Province	6	6	-	12	31	2	24	57	11	44	-	55
North Central Province	10	10	-	20	25	1	22	48	4	128	-	132
North Western Province	8	8	-	16	38	4	35	77	11	132	-	143
Northern Province	11	11	-	22	45	4	25	74	9	126	-	135
Sabaragamuwa Province	9	9	-	18	41	2	29	72	13	123	-	136
Southern Province	8	8	-	16	23	3	27	53	3	93	-	96
Uva Province	7	7	-	14	28	1	17	46	8	93	-	101
Western Province	35	33	-	68	1,034	103	416	1,553	163	494	-	657
Total	106	104	-	210	1,312	125	643	2,080	241	1,440	-	1,681

LIC												
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		3		3		9		9		214		214
Eastern Province		3		3		10		10		222		222
North Central Province		2		2		6		6		82		82
North Western Province		3		3		7		7		84		84
Northern Province		9		9		28		28		868		868
Sabaragamuwa Province		2		2		6		6		56		56
Southern Province		1		1		3		3		144		144
Uva Province		2		2		5		5		67		67
Western Province		6		6		37		37		244		244
Total		31		31		111		111		1,981		1,981

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

LOLC Gen.												
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	12			12	19			19				
Eastern Province	3			3	3			3				
North Central Province	6			6	8			8				
North Western Province	7			7	11			11				
Northern Province	6			6	8			8				
Sabaragamuwa Province	4			4	7			7				
Southern Province	10			10	15			15				
Uva Province	2			2	2			2				
Western Province	35			35	216			216	12			12
Total	85			85	289			289	12			12

LOLC Life												
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		7		7		9		9		81		81
Eastern Province		2		2		3		3				
North Central Province		2		2		5		5		29		29
North Western Province		3		3		4		4		98		98
Northern Province		3		3		8		8		91		91
Sabaragamuwa Province		4		4		8		8		105		105
Southern Province		5		5		11		11		177		177
Uva Province		2		2		5		5		120		120
Western Province		15		15		147		147		100		100
Total		43		43		200		200		801		801

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

MBSL												
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			7	7	34	2		36	12	74		86
Eastern Province			3	3	8	1		9	1	15		16
North Central Province			5	5	20	2		22	16	94		110
North Western Province			3	3	8	3		11	41	21		62
Northern Province			3	3	46	2		48	4	26		30
Sabaragamuwa Province			2	2	27	2		29	4	16		20
Southern Province			5	5	29	3		32	31	25		56
Uva Province			4	4	24	2		26	2	33		35
Western Province			16	16	258	35		293	24	139		163
Total			48	48	454	52	0	506	135	443	0	578

NITF												
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	1			1	7			7				
Eastern Province				-	3			3				
North Central Province	1			1	15			15				
North Western Province				-	3			3				
Northern Province				-	5			5				
Sabaragamuwa Province				-	2			2				
Southern Province	1			1	13			13				
Uva Province				-	1			1				
Western Province				-	185			185				
Total	3			3	234	-	-	234	-	-	-	-

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Orient												
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	1			1	4			4				
Eastern Province												
North Central Province												
North Western Province	3			3	9			9				
Northern Province												
Sabaragamuwa Province												
Southern Province	2			2	6			6	11			11
Uva Province												
Western Province	3			3	100			100	3			3
Total	9			9	119	-	-	119	14	-	-	14

People's												
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					19			19	4			4
Eastern Province					8			8	1			1
North Central Province					8			8	2			2
North Western Province					12			12	2			2
Northern Province					8			8	1			1
Sabaragamuwa Province					12			12	2			2
Southern Province	1			1	16			16	1			1
Uva Province					13			13	3			3
Western Province	2			2	234			234	18			18
Total	3			3	330			330	34			34

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Sanasa												
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			5	5			20	20			48	48
Eastern Province			1	1			6	6			4	4
North Central Province			2	2			13	13			29	29
North Western Province			8	8			43	43			125	125
Northern Province			2	2			6	6				
Sabaragamuwa Province			5	5			20	20			70	70
Southern Province			8	8			35	35			80	80
Uva Province			2	2			5	5			15	15
Western Province			8	8			179	179			88	88
Total			41	41	0	0	327	327	0	0	459	459

SLIC												
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			13	13			143	143			1,511	1,511
Eastern Province			5	5			40	40			708	708
North Central Province			18	18			94	94			763	763
North Western Province			9	9			105	105			1,797	1,797
Northern Province			7	7			40	40			807	807
Sabaragamuwa Province			7	7			72	72			1,031	1,031
Southern Province			16	16			170	170			1,703	1,703
Uva Province			8	8			67	67			914	914
Western Province			31	31			1,701	1,701			8,838	8,838
Total			114	114	-	-	2,432	2,432	-	-	18,072	18,072

32. Branch Network, Employees & Agents as at 31st December 2016 (Cont...)

Union Life												
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		23		23		24		24		753		753
Eastern Province		4		4		13		13		114		114
North Central Province		11		11		17		17		485		485
North Western Province		10		10		33		33		262		262
Northern Province		9		9		25		25		400		400
Sabaragamuwa Province		6		6		11		11		110		110
Southern Province		17		17		26		26		665		665
Uva Province		8		8		10		10		290		290
Western Province		24		24		315		315		1,032		1,032
Total		112	-	112	-	474	-	474	-	4,111	-	4,111

Union Gen.												
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	5			5	32			32	32			32
Eastern Province	4			4	17			17	12			12
North Central Province	5			5	21			21	30			30
North Western Province	5			5	27			27	46			46
Northern Province					3			3				
Sabaragamuwa Province	3			3	14			14	12			12
Southern Province	6			6	25			25	70			70
Uva Province	3			3	11			11	12			12
Western Province	12			12	503			503	252			252
Total	43			43	653			653	466			466

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

Category	2015(a)			2016 (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	2,781,455	37,141,315	7.49	3,606,681	41,373,424	8.72
- Treasury Bonds	1,752,572			2,280,620		
- Treasury Bills	269,009			389,743		
- Others (REPO)	759,874			936,318		
Equity	1,193,471	43,368,459	2.75	7,592,784	38,764,364	19.59
- Capital Gain/Losses	95,623			(721,850)		
- Dividend	1,097,848			8,314,634		
Corporate Debts	973,871	8,420,483	11.57	1,091,382	10,264,388	10.63
- Debentures	952,410			1,069,242		
- Commercial Papers	21,129			22,140		
- Asset backed securities	-			-		
- Other similar financial instruments	331			-		
Land and Buildings	6,050	10,600,939	0.06	5,000	10,567,263	0.05
Deposits	1,042,428	17,504,150	5.96	1,055,745	12,622,051	8.36
- Bank	815,653			867,690		
- Finance Companies	226,775			188,055		
Unit Trust	142,907	2,096,078	6.82	93,396	1,486,219	6.28
Gold	-	56,491	-	-	2,599	-
Others	644,947	933,475	69.09	357,120	563,318	63.40
Total	6,785,129	120,121,390	5.65	13,802,108	115,643,627	11.94

Note: Investment Income correspondent to the Assets of Re-insurance business is included in the above table. Details are as follows.

Category	2015(a)			2016 (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	186,087	2,435,166	7.64	221,132	2,389,042	9.26
- Treasury Bonds	9,732			-		
- Treasury Bills	85,423			-		
- Others (REPO)	90,932			221,132		
Total	186,087	2,435,166	7.64	221,132	2,389,042	9.26

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

Insurer	2012	2013	2014	2015 (a)	2016 (b)
AIA Life	65,608	74,327	89,281	76,012	74,704
Allianz Life	11,666	12,822	10,408	7,228	10,319
Amana Life	3,927	5,202	4,551	5,801	5,865
Arpico	3,212	5,672	6,889	9,109	11,310
Asian Life	13,531	14,742	12,470	16,173	23,121
Ceylinco Life	154,197	152,983	146,788	174,247	151,179
Cooplife	10,913	9,458	9,200	12,348	12,164
HNB Life	24,562	26,033	29,295	33,888	33,189
Janashakthi Life	29,929	37,771	27,448	33,071	26,095
LIC	6,447	9,277	9,262	7,580	4,946
LOLC Life	851	10,428	26,014	53,630	67,675
MBSL	8,217	10,457	4,716	2,939	3,797
Sanasa	41,195	40,566	43,678	67,608	50,970
SLIC	66,625	57,765	57,008	170,173	105,492
Union Life	73,636	78,789	68,295	70,704	81,875
Total	514,516	546,292	545,303	740,511	662,701

35. Number of Life Insurance Policies in Force

Insurer	2012	2013	2014	2015 (a)	2016 (b)
AIA Life	252,652	249,796	260,878	271,395	279,266
Allianz Life	18,866	24,508	28,003	28,114	33,466
Amana Life	9,505	10,610	12,087	15,065	16,486
Arpico	1,826	3,478	5,425	8,325	11,478
Softlogic Life	43,920	46,203	51,245	61,014	70,110
Ceylinco Life	843,150	848,202	863,512	911,536	936,424
Cooplife	31,835	30,856	36,871	41,129	44,776
HNB Life	95,738	100,481	109,767	123,295	135,027
Janashakthi Life	147,965	147,797	203,935	207,698	152,111
LIC	19,642	23,920	26,492	32,607	28,618
LOLC Life	775	9,340	25,932	76,615	126,148
MBSL	9,139	18,245	26,812	9,053	8,988
NIC	9,656	16,565	12,681	8,372	5,399
Sanasa	110,621	129,199	150,083	189,590	164,470
SLIC	592,448	567,635	539,073	637,797	595,170
Union Life	250,602	250,860	251,871	268,158	287,605
Total	2,438,340	2,477,695	2,604,667	2,889,763	2,895,542

36. Total New Businesses - Long Term Insurance Business

INDUSTRY									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	662,701	537,789,942	2,170,894	16,660,947	46,098	-	59,197	531,881	19,363,723
2015	740,511	425,058,997	3,317,499	13,843,030	93,166	-	72,900	807,064	17,967,593

AIA Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	74,704	33,204,953		3,328,351				148,925	3,477,276
2015	76,012	30,084,615		2,690,787				184,649	2,875,436

Allianz Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	10,319	7,913,843		219,012			59,197	59,197	278,209
2015	7,228	4,810,063		184,074			71,985	71,985	256,059

Amana Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	5,865	10,116,672	0	55,041				277,661	332,702
2015	5,801	9,732,562	0	48,582				456,349	504,931

36. Total New Businesses - Long Term Insurance Business (Cont...)

Arpico									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	11,310	6,808,978		745,386					745,386
2015	9,109	5,128,528		482,447					482,447

Softlogic Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	23,121	28,026,094	643,793	1,406,659					2,050,452
2015	16,173	22,883,261	486,054	903,342					1,389,396

Ceylinco Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	151,179	35,177,145	248,217	234,131				-	482,348
2015	174,247	38,245,051	187,517	304,659			915	915	493,091

Cooplife									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	12,164	2,985,533	36,001	41,670	-	-	-	-	77,671
2015	12,348	2,763,840	39,797	110,300	-	-	-	-	150,097

36. Total New Businesses - Long Term Insurance Business (Cont...)

HNB Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	33,189	28,636,195	78,805	1,498,846					1,577,651
2015	33,888	40,864,432	61959	1,187,708					1,249,667

Janashakthi Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	26,095	26,953,579	160,335	2,770,094	-	-	-	-	2,930,430
2015	33,071	30,824,474	176,705	2,351,011	-	-	-	-	2,527,715

LIC									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	4,946	1,314,361	36,978	204,383					241,361
2015	7,580	1,142,748	157,823	2,748					160,571

LOLC Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	67,675	123,996,136	-	1,507,392					1,507,392
2015	53,630	72,574,197	15,052	1,010,876					1,025,929

36. Total New Businesses - Long Term Insurance Business (Cont...)

MBSL									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	3,797	1,176,170	2,242	62,149	-	-	-	-	64,391
2015	2,939	971,450	1,497	969,953	-	-	-	-	971,450

Sanasa									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	50,970	19,556,248	4,040	368,715					372,755
2015	67,608	24,976,586	2,258	265,154					267,412

SLIC									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	105,492	151,971,142	864,777	1,578,944					2,443,721
2015	170,173	93,256,087	2,107,403	1,232,618					3,340,021

Union Life									
Year	No of Policies	Sum Assured	Insurance Provision life		Linked Long-term Business				Total
			Participating	Non participating	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
2016	81,875	59,952,892	95,705	2,640,173	46,098	-	-	46,098	2,781,977
2015	70,704	46,801,103	81,435	2,098,770	93,166	-	-	93,166	2,273,371

37. Life Insurance Benefits

(All Figures in Rs. '000)

Industry	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	12,712,720	11,687,811	9,754,751	9,839,833	7,860,715
Death	1,549,791	1,640,801	1,889,289	1,358,337	789,166
Disability Benefits	591,147	430,617	436,518	45,457	77,717
Surrenders	5,295,957	5,267,872	7,184,611	5,677,638	2,823,924
Others	2,472,666	1,906,552	1,378,929	1,388,698	1,920,859
Total	22,622,282	20,933,653	20,644,098	18,309,963	13,472,382

Softlogic Life	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	266,088	48,926	61,784	34,620	29,109
Death	84,459	60,425	35,238	128,754	
Disability Benefits	1,572	3,976	3,887		
Surrenders	257,484	135,981	121,365	50,728	29,671
Others (Please Specify)	462,563	184,425	90,217		84,337
Total	1,072,166	433,732	312,491	214,101	143,117

Arpico	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	23,261	24,291	3,589	-	
Death	10,052	2,345	3,317	73	100
Disability Benefits	1,216	210			
Surrenders	12,314	11,960	5,867	1,466	
Others (Please Specify)	28,554	29,402	27,343	28,580	4,078
Total	75,398	68,210	40,116	30,119	4,178

37. Life Insurance Benefits (Cont...)

(All Figures in Rs. `000)

Allianz Life					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	4,073	792	88	-	
Death	11,606	11,326	14,393	7,185	4,975
Disability Benefits	546	323	548	852	381
Surrenders	38,534	19,093	9,273	3,234	857
Others (Please Specify)	31,891	20,959	14,261	12,046	9,664
Total	86,648	52,493	38,562	23,316	15,877

AIA Insurance					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	1,274,498	1,076,299	854,030	1,023,135	763,862
Death	108,248	174,662	163,372	113,788	88,354
Disability Benefits	233,770	107,500	416,275	28,165	63,536
Surrenders	2,798,373	3,215,461	5,314,174	4,139,070	1,677,274
Others (Please Specify)	344,725	296,773		348,191	570,269
Total	4,759,614	4,870,695	6,747,851	5,652,349	3,163,294

AmanaLife					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	25,387	13,344	8,593	10,691	5,840
Death	1,260	5,666	10,909	720	1,250
Disability Benefits	-	-	-	-	
Surrenders	227,442	129,949	115,944	145,125	54,937
Others (Please Specify)	66,092	58,613	25,792	23,010	18,318
Total	320,181	207,572	161,238	179,545	80,345

37. Life Insurance Benefits (Cont...)

(All Figures in Rs. '000)

Ceylinco Life	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	4,220,388	3,691,997	2,947,291	2,892,398	2,280,137
Death	234,748	226,625	383,956	565,299	345,038
Disability Benefits	324,950	300,344			
Surrenders	907,419	845,932	722,419	655,748	544,571
Others (Please Specify)	964,177	891,847	840,181	643,877	821,135
Total	6,651,682	5,956,745	4,893,847	4,757,321	3,990,881

Cooplif	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	8,927	47,914	31,420	40,393	5,585
Death	14,329	11,167	5,349	5,667	4,956
Disability Benefits	4,701	1,870	2,378	2,407	178
Surrenders	25,341	18,772	15,537	5,118	11,717
Others (Please Specify)	18,879	11,401	8,748	10,880	9,730
Total	72,177	91,124	63,432	64,466	32,166

HNB Life	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	91,433	152,356	253,926	581,313	125,466
Death	164,541	61,259	59,076	35,901	55,294
Disability Benefits	1,908	1,134	135	6,814	3,025
Surrenders	84,062	54,663	54,485	38,757	44,099
Others (Please Specify)	59,732	11,083	44,761	16,351	33,886
Total	401,676	280,495	412,383	679,136	261,770

37. Life Insurance Benefits (Cont...)

(All Figures in Rs. '000)

Janashakthi	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	325,832	199,468	157,696	224,062	158,067
Death	240,462	185,571	67,309	119,440	111,405
Disability Benefits	3,900	2,232	3,490	2,157	
Surrenders	207,068	178,002	148,052	90,511	52,329
Others (Please Specify)	209,476	119,078	142,255	105,429	110,752
Total	986,738	684,350	518,802	541,599	432,554

LIC	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	54,194	75,993	55,091	19,017	7,041
Death	8,008	3,717	4,246	7,334	4,229
Disability Benefits	-	226	239		
Surrenders	15,449	12,486	19,326	18,547	8,030
Others (Please Specify)	102,200	95,259	51,263	53,793	80,020
Total	179,851	187,681	130,165	98,691	99,320

LOLC Life	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	119,234	58,648	31,386	13,540	
Death	3,300	6,541	3,863	442	2,999
Disability Benefits	5,507	3,015	1,516	88	21
Surrenders	3,194	1,452	568	64	
Others (Please Specify)	42		17	14	
Total	131,278	69,656	37,350	14,147	3,020

37. Life Insurance Benefits (Cont...)

(All Figures in Rs. '000)

MBSL	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	3,421	2,013	29,554	-	
Death	23,329	20,708	100	6,521	3,880
Disability Benefits	2,792	340	2,469	173	60
Surrenders	7,252	5,258	500	2,408	1,362
Others (Please Specify)	-	-		489	161
Total	36,794	28,318	32,623	9,590	5,463

SLIC	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	5,129,754	5,192,786	4,310,837	4,220,579	3,698,364
Death	445,728	670,062	979,131	235,653	(14,825)
Disability Benefits	8,764	7,229	5,581	4,673	9,546
Surrenders	342,254	312,218	356,446	308,768	262,457
Others (Please Specify)	125,818	122,352	81,528	100,737	133,690
Total	6,052,317	6,304,646	5,733,524	4,870,410	4,089,232

Sanasa	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	41,530	29,423	21,000	2,987	
Death	34,880	33,085	3,000	9,303	7,225
Disability Benefits	1,520	2,218		129	971
Surrenders	4,776	5,316	16,000		774
Others (Please Specify)	-		1,240	991	1,000
Total	82,707	70,041	41,240	13,410	9,970

37. Life Insurance Benefits (Cont...)

(All Figures in Rs. '000)

Union Life	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	1,016,155	934,120	856,456	672,277	787,244
Death	163,776	165,844	150,112	119,389	174,286
Disability Benefits	-	-			
Surrenders	363,818	318,954	280,993	213,557	135,847
Others (Please Specify) RI Recoveries	51,636	54,016	45,261	36,666	43,819
Total	1,595,385	1,472,934	1,332,822	1,041,889	1,141,196

NITF	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	108,545	139,442	132,011	104,821	
Death	1,065	1,799	5,918	2,869	
Disability Benefits	-	-	-	-	
Surrenders	1,178	2,374	3,661	4,538	
Others (Please Specify)	6,882	11,345	6,063	7,646	
Total	117,670	154,960	147,653	119,874	-

38. Number of Life Insurance Benefits

Industry	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	122,788	120,661	107,353	102,050	102,465
Death	8,418	6,747	5,795	5,284	4,358
Disability Benefits	9,493	14,081	8,120	6,980	578
Surrenders	46,484	42,814	46,312	41,964	24,631
Other benefits	129,241	112,337	84,835	99,257	51,773
Total	316,424	296,640	252,415	255,535	183,805

Softlogic Life	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	658	176	154	106	138
Death	106	75	82	56	
Disability Benefits	5	9	11	12	
Surrenders	828	1,282	926	709	408
Others (Please Specify)	17,053	13,895	7,447	5,907	5,197
Total	18,650	15,437	8,620	6,790	5,743

Arpico	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	41	42	11		
Death	28	9	12	6	5
Disability Benefits	4	1			
Surrenders	75	31	15		
Others (Please Specify)	285	95	148	125	40
Total	433	178	186	131	45

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

Allianz Life					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	21	10	2	-	
Death	29	24	31	19	11
Disability Benefits	19	21	26	5	3
Surrenders	339	101	158	39	8
Others (Please Specify)	1,290	1,093	1,407	1,206	894
Total	1,698	1,249	1,624	1,269	916

AIA Life					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	4,326	4,424	4,927	5,825	5,030
Death	385	351	355	357	354
Disability Benefits	38	5,755	57	31	44
Surrenders	10,250	11,202	17,182	13,643	7,377
Others (Please Specify)	5,519		-		
Total	20,518	21,732	22,521	19,856	12,805

Amana Life					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	113	83	70	83	44
Death	3	13	15	3	2
Disability Benefits	-	-	-	-	-
Surrenders	1,057	980	1,934	1,952	1,841
Others (Please Specify)	-	-	-	-	-
Total	1,173	1,076	2,019	2,038	1,887

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

Ceylinco Life					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	25,223	25,246	30,759	30,559	43,198
Death	1,055	1,429	1,405	1,427	1,333
Disability Benefits	2,371	1,545			74
Surrenders	10,789	10,761	9,460	11,501	8,764
Others (Please Specify)	66,708	67,826	38,026	50,754	
Total	106,146	106,807	79,650	94,241	53,369

Cooplif					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	160	338	291	410	199
Death	59	64	52	36	46
Disability Benefits	42	23	13	15	9
Surrenders	397	374	330	245	213
Others (Please Specify)	2,462	2,470	1,997	2,050	1,802
Total	3,120	3,269	2,683	2,756	2,269

HNB Life					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	677	637	842	1,411	575
Death	1,572	460	215	190	151
Disability Benefits	18	16	12	10	18
Surrenders	1,838	1,531	1,265	1,057	808
Others (Please Specify)	5,256	4,530	4,021	3,310	2,510
Total	9,361	7,174	6,355	5,978	4,062

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

Janashakthi	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	5,251	4,117	4,014	2,382	1,545
Death	734	621	354	320	313
Disability Benefits	14	16	21	20	
Surrenders	3,138	2,804	3,164	2,336	
Others (Please Specify)	13,809	9,724	10,591	12,604	9,955
Total	22,946	17,282	18,144	17,662	11,813

NITF	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	2,953	3,917	5,088	2,379	2,212
Death	31	30	33	43	28
Disability Benefits	-	-	-	0	0
Surrenders	43	76	177	192	207
Others (Please Specify)	496	551	654	623	1,318
Total	3,523	4,574	5,952	3,237	3,765

LIC	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	253	383	266	80	43
Death	33	26	31	29	26
Disability Benefits		1			
Surrenders	326	276	350	311	373
Others (Please Specify)	2,812	1,987	954	1,216	1,442
Total	3,424	2,673	1,601	1,636	1,884

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

LOLC Life	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits					
Death	1,055	729	495	224	62
Disability Benefits	62	46	62	15	2
Surrenders	305	139	168	12	
Others (Please Specify)	646	363	57	11	
Total	2,068	1,277	782	262	64

MBSL	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	21	-	0	0	
Death	81	66	80	22	12
Disability Benefits	1	1	3	4	1
Surrenders	156	159	109	59	59
Others (Please Specify)	2	2	3	3	2
Total	261	228	195	88	74

SLIC	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	67,923	67,434	47,593	47,861	44,286
Death	2,128	1,854	1,627	1,660	1,615
Disability Benefits	445	406	309	447	376
Surrenders	8,757	5,864	4,109	4,079	3,334
Others (Please Specify)	10,506	9,801	16,987	18,374	28,582
Total	89,759	85,359	70,625	72,421	78,193

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

Sanasa					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	1,424	985	869	81	
Death	226	172	244	126	59
Disability Benefits	15	11	7	8	11
Surrenders	1,788	1,056	467	326	139
Others (Please Specify)					
Total	3,453	2,224	1,587	541	209

Union Life					
	2016 (b)	2015 (a)	2014	2013	2012
Maturity Benefits	13,744	12,869	12,467	10,873	5,195
Death	893	824	764	766	345
Disability Benefits	6,459	6,230	7,599	6,413	40
Surrenders	6,398	6,178	6,498	5,503	1,100
Others (Please Specify)	2,397	-	2,543	3,074	
Total	29,891	26,101	29,871	26,629	6,680

Appendix

Abbreviations for Insurance Companies

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

