

HANDBOOK ON INSURANCE INDUSTRY STATISTICS YEAR 2014



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1. Company - wise Gross Written Premium and Market Share - Long Term Insurance Business & General Insurance Business - 2014

2014 (b)						
Insurer	GWP - Long Term Insurance Business (Rs. '000)	GWP - General Insurance Business (Rs. '000)	Total (Rs. '000)	Mkt Share - Long Term Insurance Business (%)	Mkt Share - General Insurance Business (%)	Mkt Share -Total Insurance Industry (%)
AIA	7,266,574	2,655,577	9,922,151	16.29	4.81	9.93
AIG	-	523,857	523,857	-	0.95	0.52
Allianz Gen.	-	2,563,968	2,563,968	-	4.64	2.57
Allianz Life	838,326	-	838,326	1.88	-	0.84
Amana Takaful	679,029	1,297,651	1,976,680	1.52	2.35	1.98
Arpico	299,040	-	299,040	0.67	-	0.30
Asian Alliance	3,048,148	1,651,827	4,699,975	6.83	2.99	4.71
Ceylinco	12,002,524	10,772,849	22,775,373	26.91	19.49	22.80
Continental	-	1,765,202	1,765,202	-	3.19	1.77
Cooperative	402,046	1,346,018	1,748,064	0.90	2.44	1.75
HNBA	2,342,867	2,213,061	4,555,928	5.25	4.00	4.56
Janashakthi	2,170,419	6,491,556	8,661,975	4.87	11.75	8.67
LIC	349,311	-	349,311	0.78	-	0.35
LOLC	592,422	1,843,393	2,435,815	1.33	3.34	2.44
MBSL	294,299	913,125	1,207,423	0.66	1.65	1.21
Orient	-	491,127	491,127	-	0.89	0.49
People's	-	3,286,063	3,286,063	-	5.95	3.29
Sanasa	258,771	382,057	640,828	0.58	0.69	0.64
SLIC	8,121,140	12,113,568	20,234,708	18.20	21.92	20.26
UAL	5,945,499	4,950,741	10,896,240	13.33	8.96	10.91
Total	44,610,416	55,261,639	99,872,055	100.00	100.00	100.00

(b) Provisional figures

2. Company-wise Gross Written Premium and Market Share - Long Term Insurance Business -2010 to 2014

Insurer	2010		2011		2012		2013(a)		2014(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	7,783,925	24.99	7,846,447	22.32	6,495,863	17.33	6,863,047	16.47	7,266,574	16.29
Allianz Life	204,814	0.66	351,299	1.00	532,142	1.42	828,790	1.99	838,326	1.88
Amana Takaful	240,156	0.77	303,786	0.86	364,759	0.97	542,986	1.30	679,029	1.52
Arpico	-	-	-	-	101,900	0.27	206,494	0.50	299,040	0.67
Asian Alliance	1,242,608	3.99	1,579,191	4.49	2,034,084	5.43	2,520,283	6.05	3,048,148	6.83
Ceylinco	8,786,120	28.21	9,815,943	27.92	10,829,470	28.90	11,122,906	26.69	12,002,524	26.91
Cooperative	233,540	0.75	269,579	0.77	312,056	0.83	337,623	0.81	402,046	0.90
HNBA	1,084,480	3.48	1,290,367	3.67	1,500,028	4.00	2,014,547	4.83	2,342,867	5.25
Janashakthi	1,685,409	5.41	1,871,986	5.32	2,025,075	5.40	2,193,662	5.26	2,170,419	4.87
LIC	252,656	0.81	295,859	0.84	303,344	0.81	322,268	0.77	349,311	0.78
LOLC	-	-	51,427	0.15	106,238	0.28	274,798	0.66	592,422	1.33
MBSL	89,984	0.28	143,156	0.41	192,780	0.51	251,720	0.60	294,299	0.66
Sanasa	73,030	0.23	128,113	0.36	203,616	0.54	283,975	0.68	258,771	0.58
SLIC	6,009,859	19.29	6,743,073	19.18	7,369,031	19.66	8,397,718	20.15	8,121,140	18.20
UAL	3,465,505	11.12	4,471,627	12.72	5,106,323	13.63	5,515,063	13.23	5,945,499	13.33
Total	31,152,086	100.00	35,161,854	100.00	37,476,709	100.00	41,675,880	100.00	44,610,416	100.00
Growth Rate (%)	29.77		12.87		6.58		11.20		7.04	

(a) Reinstated Audited figures

(b) Provisional figures

3. Company - wise Gross Written Premium & Market Share - General Insurance Business - 2010 to 2014

Insurer	2010		2011		2012		2013(a)		2014 (b)	
	Premium (Rs.'000)	Market Share (%)	Premium (Rs.'000)	Market Share (%)	Premium (Rs.'000)	Market Share (%)	Premium (Rs.'000)	Market Share (%)	Premium (Rs.'000)	Market Share (%)
AIA	2,490,843	7.10	2,456,347	5.67	2,143,252	4.31	2,428,675	4.56	2,655,577	4.81
AIG	890,387	2.54	942,901	2.18	819,448	1.65	880,060	1.65	523,857	0.95
Allianz Gen.	1,356,660	3.86	1,379,406	3.18	1,397,127	2.81	1,964,907	3.69	2,563,968	4.64
Amana Takaful	908,756	2.59	916,754	2.12	1,125,838	2.27	1,432,135	2.69	1,297,651	2.35
Asian Alliance	397,789	1.13	582,257	1.34	1,133,240	2.28	1,556,386	2.92	1,651,827	2.99
Ceylinco	8,724,292	24.85	9,558,942	22.06	10,434,917	21.00	10,311,479	19.34	10,772,849	19.49
Continental	359,105	1.02	1,149,121	2.65	1,545,225	3.11	1,330,515	2.50	1,765,202	3.19
Cooperative	644,814	1.84	922,859	2.13	1,135,011	2.28	1,272,941	2.39	1,346,018	2.44
HNBA	1,255,190	3.58	1,623,830	3.75	1,635,306	3.29	1,767,361	3.32	2,213,061	4.00
Janashakthi	4,324,170	12.32	5,086,207	11.74	5,773,429	11.62	6,318,626	11.85	6,491,556	11.75
LOLC	-	0.00	364,735	0.84	1,295,133	2.61	1,485,521	2.79	1,843,393	3.34
MBSL	467,606	1.33	636,738	1.47	1,049,147	2.11	1,132,789	2.12	913,125	1.65
Orient	-	0.00	1,749	0.00	308,547	0.62	355,001	0.67	491,127	0.89
People's	847,064.00	2.42	2,284,578	5.27	2,795,448	5.63	3,085,041	5.79	3,286,063	5.95
Sanasa	234,914	0.67	232,374	0.54	308,142	0.62	322,592	0.61	382,057	0.69
SLIC	8,766,027	24.97	11,134,583	25.70	12,359,188	24.87	12,549,763	23.54	12,113,568	21.92
UAL	3,433,830	9.78	4,055,443	9.36	4,436,052	8.93	5,116,966	9.60	4,950,741	8.96
Total	35,101,447	100.00	43,328,824	100.00	49,694,450	100.00	53,310,758	100.00	55,261,639	100.00
Growth Rate (%)	4.63		23.44		14.69		7.28		3.66	

(a) Reinstated Audited figures

(b) Provisional figures

4. Company-wise analysis of Total Assets

Distribution of Assets										
Insurer	2013 (a)					2014 (b)				
	Long Term Insurance (Rs.'000)	General Insurance / Shareholders (Rs.'000)	Inter Segment Transactions Elimination (Rs.'000)	Total (Rs.'000)	%	Long Term Insurance (Rs.'000)	General Insurance / Shareholders (Rs.'000)	Inter Segment Transactions Elimination (Rs.'000)	Total (Rs.'000)	%
AIA	35,442,431	8,742,090	26,385	44,158,136	12.35	38,436,443	9,229,720	-	47,666,163	11.72
AIG	-	1,226,001	-	1,226,001	0.34	-	459,716	-	459,716	0.11
Allianz Gen.	-	2,727,215	-	2,727,215	0.76	-	3,131,772	-	3,131,772	0.77
Allianz Life	1,077,009	-	-	1,077,009	0.30	1,459,083	-	-	1,459,083	0.36
Amana Takaful	1,006,855	1,686,462	44,253	2,649,064	0.74	1,399,828	1,693,869	105,638	2,988,059	0.73
Arpico	723,566	-	-	723,566	0.20	962,865	-	-	962,865	0.24
Asian Alliance	4,418,928	2,921,100	-	7,340,028	2.05	6,735,510	3,476,151	-	10,211,661	2.51
Ceylinco	57,204,038	30,853,084	6,483,228	81,573,894	22.82	65,374,901	32,689,041	5,986,239	92,077,703	22.63
Continental	-	1,415,146	-	1,415,146	0.40	-	2,028,177	-	2,028,177	0.50
Cooperative	838,598	2,165,406	10,720	2,993,284	0.84	976,777	2,720,604	10,869	3,686,512	0.91
HNBA	4,598,540	3,436,137	-	8,034,677	2.25	5,930,808	3,977,661	-	9,908,469	2.44
Janashakthi	7,553,509	10,692,654	-	18,246,163	5.10	8,159,309	11,995,381	-	20,154,690	4.95
LIC	1,668,517	-	-	1,668,517	0.47	1,903,185	-	-	1,903,185	0.47
LOLC	291,199	2,044,502	6,398	2,329,304	0.65	1,042,182	2,671,810	20,755	3,693,237	0.91
MBSL	257,450	1,322,384	-	1,579,834	0.44	395,336	1,355,127	-	1,750,463	0.43
Orient	-	925,027	-	925,027	0.26	-	1,019,481	-	1,019,481	0.25
People's	-	3,853,669	-	3,853,669	1.08	-	4,598,563	-	4,598,563	1.13
Sanasa	572,540	617,857	-	1,190,397	0.33	738,763	986,026	-	1,724,789	0.42
SLIC	79,518,628	64,174,216	-	143,692,844	40.20	90,804,450	71,162,367	-	161,966,817	39.81
UAL	21,103,511	9,607,354	649,778	30,061,087	8.41	25,530,258	10,638,421	733,048	35,435,631	8.71
Total	216,275,318	148,410,305	7,220,762	357,464,861	100	249,849,697	163,833,886	6,856,549	406,827,033	100

(a) Reinstated audited figures

(b) Provisional figures

Notes:

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

5. Distribution of Total Assets of Major Financial Institutions

Financial Institutions	Distribution of Assets									
	2010		2011		2012		2013		2014	
	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%	Rs. Billions	%
Banking Sector	4,527.3	68.9	5,375.6	69.7	6,377.0	70.3	7,187.5	69.6	8,436.4	70.0
Other Deposit Taking Financial Institutions	295.0	4.5	427.1	5.5	621.2	6.9	756.4	7.3	892.0	7.4
Other Specialized Financial Institutions	354.3	5.4	338.8	4.4	310.4	3.4	378.0	3.7	439.9	3.7
Contractual Savings Institutions	1,178.7	17.9	1,305.4	16.9	1,445.6	15.9	1,640.8	15.9	1,866.1	15.5
Insurance Companies	219.1	3.3	261.4	3.4	315.8	3.5	357.5(a)	3.5	406.8(b)	3.4
Total	6,574.4	100	7,708.3	100	9,070.0	100	10,320.2	100	12,041.2	100

(a) Reinstated audited figures

(b) Provisional figures

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

6. Total Shareholders' Funds of Insurance Companies

Insurer	2013(a)		2014(b)					
	Total Shareholders' Funds (Rs.'000)	%	Share Capital (Rs. '000)	Capital Reserves Rs.'000	Revenue Reserves/ (Loss) Rs.'000	Total Reserves (Rs. '000)	Total Shareholders' Funds (Rs.'000)	%
AIA	4,538,450	4.78	300,000	72,096	4,463,163	4,535,259	4,835,259	4.32
AIG	277,458	0.29	659,265	-	(410,086)	(410,086)	249,179	0.22
Allianz Gen.	875,510	0.92	500,000	-	402,085	402,085	902,085	0.81
Allianz Life	261,958	0.28	592,624	-	(365,889)	(365,889)	226,734	0.20
Amana Takaful	983,286	1.04	1,250,001	46,097	(296,161)	(250,064)	999,937	0.89
Arpico	496,908	0.52	675,565	-	(63,389)	(63,389)	612,176	0.55
Asian Alliance	1,831,693	1.93	1,062,500	455,471	1,040,522	1,495,992	2,558,492	2.28
Ceylinco	15,922,159	16.77	1,324,822	684,417	15,724,581	16,408,998	17,733,820	15.83
Continental	567,276	0.60	750,000	-	132,713	132,713	882,713	0.79
Cooperative	899,249	0.95	1,003,066	3,355	360,663	364,018	1,367,084	1.22
HNBA	2,113,612	2.23	1,171,875	-	1,234,482	1,234,482	2,406,356	2.15
Janashakthi	4,028,491	4.24	1,496,000	500,000	3,210,641	3,710,641	5,206,641	4.65
LIC	632,071	0.67	500,000	-	214,417	214,417	714,417	0.64
LOLC	708,452	0.75	1,100,000	-	(85,706)	(85,706)	1,014,294	0.91
MBSL	339,399	0.36	1,080,022	1,961	(619,205)	(617,244)	462,778	0.41
Orient	680,330	0.72	750,000	-	(122,051)	(122,051)	627,949	0.56
People's	1,084,881	1.14	600,000	-	809,322	809,322	1,409,322	1.26
Sanasa	416,711	0.44	592,635	-	54,357	54,357	646,992	0.58
SLIC	53,175,185	56.00	6,000,000	6,172,727	50,760,806	56,933,533	62,933,533	56.19
UAL	5,117,292	5.39	1,138,432	840,375	4,231,409	5,071,785	6,210,217	5.54
Total	94,950,371	100.00	22,546,806	8,776,498	80,676,674	89,453,172	111,999,978	100.00

(a) Reinstated audited figures

(b) Provisional figures

Note:

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

7. Concentration of Assets as at 31st December 2013 and 2014 - Long Term Insurance Business

Type of Asset	2013(a)		2014(b)	
	Rs.'000	%	Rs.'000	%
Government Debt Securities	93,539,259	43.25	111,600,355	44.67
Equities	24,606,466	11.38	31,729,171	12.70
Corporate Debt	32,943,830	15.23	40,478,128	16.20
Land & Buildings	6,130,156	2.84	6,638,896	2.66
Deposits	40,806,373	18.87	38,032,430	15.22
Unit Trusts	2,302,039	1.06	2,220,486	0.89
Investments in Gold	29,295	0.01	-	0.00
Policy Loans	5,235,167	2.42	5,711,407	2.29
Other Assets	9,202,855	4.26	11,288,496	4.52
Cash and cash equivalents	1,479,876	0.68	2,150,326	0.86
Total	216,275,317	100	249,849,697	100

(a) Reinstated audited figures

(b) Provisional figures

8. Company - wise Concentration of Assets as at 31st December 2014 - Long Term Insurance Business

Type of Asset	AIA	Allianz Life	Amana Takaful	Arpico	Asian Alliance	Ceylinco	Cooperative	HNBA
Government Debt Securities	19,705,980	992,267	211,538	538,066	3,596,708	30,829,061	453,686	2,574,369
Equities	3,185,132	53,053	130,913	220,069	1,095,621	21,237	-	250,471
Investments in Subsidiaries	-	-	-	-	100,000	200,000	-	-
Investments in Associates	6,171	-	-	-	-	42,990	-	-
Corporate Debt	9,612,091	43,590	-	-	1,025,230	7,890,548	280,438	1,681,233
Land & Buildings	-	-	41,863	-	178,376	5,182,872	18,380	-
Deposits	2,704,222	174,085	712,744	64,833	-	13,733,654	28,818	931,953
Unit Trusts	-	28,724	88,769	-	17,569	-	65,796	107,806
Investments in Gold	-	-	-	-	-	-	-	-
Reinsurance receivable	107,728	30,397	339	5,147	73,316	54,257	12,616	23,446
Policy Loans	1,757,010	-	-	17,709	134,017	1,506,378	11,637	71,081
Mortgage Loans	-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	331,041	-	-	9,524	-	-	17,231	6,943
Intangible Assets	79,632	1,209	-	-	14,165	-	204	-
Property Plant and Equipments	-	24,061	-	15,751	112,193	336,573	69,294	-
Other Loans	10,532	-	-	-	336	-	-	-
Deferred tax assets	-	-	-	-	-	-	-	-
Other Assets	369,716	87,760	49,547	47,466	282,953	5,032,470	18,677	195,024
Cash and cash equivalents	567,187	23,938	164,116	44,300	105,026	544,861	-	88,482
Total	38,436,443	1,459,083	1,399,828	962,865	6,735,510	65,374,901	976,777	5,930,808

8. Company - wise Concentration of Assets as at 31st December 2014 - Long Term Insurance Business

Type of Asset	Janashakthi	LIC	LOLC	MBSL	Sanasa	SLIC	UAL	Total
Government Debt Securities	2,885,583	1,154,303	979,413	317,178	313,974	34,845,292	12,202,938	111,600,355
Equities	576,535	248,652	-	-	30,296	21,947,967	3,620,065	31,380,010
Investments in Subsidiaries	-	-	-	-	-	-	-	300,000
Investments in Associates	-	-	-	-	-	-	-	49,161
Corporate Debt	2,227,694	181,443	-	18,260	239,897	11,625,451	5,652,252	40,478,128
Land & Buildings	181,941	-	-	-	30,000	-	1,005,465	6,638,896
Deposits	726,465	35,409	-	26,429	88,626	18,405,192	400,000	38,032,430
Unit Trusts	954,360	25,354	-	1,759	30,000	900,350	-	2,220,486
Investments in Gold	-	-	-	-	-	-	-	-
Reinsurance receivable	15,986	-	414	415	-	18,762	67,536	410,358
Policy Loans	127,178	132,295	-	4,479	-	1,445,539	504,085	5,711,407
Mortgage Loans	-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	-	6,940	7,669	8,163	-	270,208	159,117	816,836
Intangible Assets	-	269	-	-	-	-	-	95,479
Property Plant and Equipments	21,047	30,154	-	556	-	-	265,235	874,865
Other Loans	-	-	-	-	-	840,049	64,556	915,473
Other Assets	181,696	78,969	30,397	11,151	-	389,877	1,399,781	8,175,484
Cash and cash equivalents	260,823	9,397	24,289	6,944	5,969	115,765	189,227	2,150,326
Total	8,159,308	1,903,185	1,042,182	395,336	738,763	90,804,450	25,530,258	249,849,697

9. Concentration of Assets of General Insurance Business and Shareholders - 2013 & 2014

Type of Asset	2013(a)		2014(b)	
	Rs.'000	%	Rs.'000	%
Government Debt Securities	28,162,948	18.98	25,495,519	15.56
Equities	34,974,481	23.57	47,193,839	28.81
Corporate Debt	5,973,048	4.02	7,575,359	4.62
Land & Buildings	11,078,105	7.46	11,151,304	6.81
Deposits	18,955,900	12.77	20,200,288	12.33
Unit Trusts	2,042,822	1.38	2,362,436	1.44
Investments in Gold	32,219	0.02	2,491	0.00
Reinsurance receivable	6,734,352	4.54	6,651,289	4.06
Premium receivable from policyholders and intermediaries	12,824,613	8.64	13,625,956	8.32
Property Plant and Equipments	5,069,556	3.42	5,158,889	3.15
Other Assets	21,110,092	14.22	22,018,427	13.44
Cash and cash equivalents	1,452,169	0.98	2,398,089	1.46
Total	148,410,304	100.00	163,833,886	100.00

(a) Reinstated Audited figures

(b) Provisional figures

Notes:

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

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

10. Company-wise Concentration of Assets of General Insurance Business (Including Shareholders) - 2014 (Rs. '000)

Type of Asset	AIA	AIG	Allianz Gen.	Amana Takaful	Asian Alliance	Ceylinco	Continental	Cooperative	HNBA
Government Debt Securities	2,880,479	180,367	992,697	116,585	819,707	3,628,183	312,155	640,108	923,009
Equities	-	-	-	54,278	1,591,243	833,379	-	19,065	108,472
Investments in Subsidiaries	101,000	-	-	157,125	-	1,326,752	-	100,000	100,000
Investments in Associates	13,213	-	-	-	-	354,408	-	-	-
Corporate Debt	361,501	-	36,643	-	221,061	445,857	172,081	454,171	944,389
Land & Buildings	89,180	-	-	55,437	-	2,647,667	-	282,113	-
Deposits	2,041,838	57,999	246,033	313,685	13,055	3,418,453	241,425	192,383	530,887
Unit Trusts	-	-	40,820	57,308	41,391	343,823	439,751	162,811	132,126
Investments in Gold	-	-	-	-	-	2,491	-	-	-
Reinsurance receivable	1,128,971	96,609	392,779	61,451	86,396	2,134,771	171,028	29,558	119,618
Policy Loans	-	-	-	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	585,046	(7,168)	1,207,008	348,780	410,027	3,026,305	378,432	216,178	357,108
Intangible Assets	698,833	-	46,784	622	-	2,198	9,118	678	51,621
Property Plant and Equipments	269,457	7,736	88,974	122,583	104,635	1,236,902	48,214	136,094	133,940
Other Loans	214,710	-	-	-	(506)	-	-	-	285,492
Deffered Assets	17,967	-	8,907	-	-	-	16,492	-	-
Other Assets	413,374	68,547	101,271	308,909	163,915	13,196,014	88,636	162,339	221,711
Cash and cash equivalents	414,153	55,627	(30,143)	97,107	25,228	91,838	150,844	325,104	69,287
Total	9,229,720	459,716	3,131,772	1,693,869	3,476,151	32,689,041	2,028,177	2,720,604	3,977,661

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

10. Company-wise Concentration of Assets of General Insurance Business (Including Shareholders) - 2014 (Rs. '000)

Type of Asset	Janashakthi	LOLC	MBSL	Orient	People's	Sanasa	SLIC	UAL	Total
Government Debt Securities	1,810,421	1,705,741	567,637	300,306	1,114,650	97,459	4,084,585	5,321,431	25,495,519
Equities	1,274,249	-	13,898	-	228,202	176,992	19,444,977	625	23,745,379
Investments in Subsidiaries	20	-	-	-	-	2,535	21,193,407	100,000	23,080,839
Investments in Associates	-	-	-	-	-	-	-	-	367,621
Corporate Debt	2,089,488	-	120,219	-	661,444	138,818	715,292	1,214,395	7,575,359
Land & Buildings	108,000	-	-	-	-	21,500	7,947,407	-	11,151,304
Deposits	885,780	500	111,247	443,000	1,562,880	153,995	9,887,126	100,000	20,200,288
Unit Trusts	816,317	-	5,801	-	61,151	15,250	245,886	-	2,362,436
Investments in Gold	-	-	-	-	-	-	-	-	2,491
Reinsurance receivable	290,031	73,590	61,104	23,226	148,641	18,141	1,223,779	591,597	6,651,289
Policy Loans	-	-	-	-	-	13,676	-	-	13,676
Mortgage Loans	300,000	-	-	-	-	-	-	-	300,000
Premium receivable from policyholders and intermediaries	1,482,956	420,269	242,794	153,549	523,733	74,897	2,655,182	1,550,859	13,625,956
Intangible Assets	32,942	75,449	-	9,336	48,941	28,156	143,906	-	1,148,583
Property Plant and Equipments	1,329,276	46,945	99,850	14,272	26,056	59,761	1,321,250	112,944	5,158,889
Other Loans	229,092	-	-	-	18,372	-	-	409,936	1,157,095
Deffered Assets	76,820	3,811	-	437	-	-	-	29,204	153,637
Other Assets	726,086	322,836	102,482	67,489	21,663	132,340	2,122,292	1,025,534	19,245,436
Cash and cash equivalents	543,904	22,669	30,095	7,866	182,830	52,505	177,280	181,896	2,398,089
Total	11,995,381	2,671,810	1,355,127	1,019,481	4,598,563	986,026	71,162,367	10,638,421	163,833,886

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

11. Industry & Company - wise Balance sheets - 31st December 2014

Industry	Long-term Insurance Business									
	Industry (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)	
						1	2	3	9	4
3+10-2									5+6+7	
Assets										
Government Debt Securities	137,095,873	-	21,674,466	4,372,185	107,958,070	436,571	184,683	2,469,899	3,091,153	
Equities	55,125,389	-	17,362,049	6,791,160	25,421,487	-	-	5,550,693	5,550,693	
Investments in Subsidiaries	23,380,839	-	21,100,925	1,979,914	300,000	-	-	-	-	
Investments in Associates	416,782	-	138,686	228,935	49,161	-	-	-	-	
Corporate Debt	48,053,487	-	6,924,912	774,134	40,313,482	-	-	40,958	40,958	
Land & Buildings	17,790,200	-	10,569,303	582,002	6,638,896	-	-	-	-	
Bank Deposits	58,232,718	-	17,735,376	2,592,130	36,047,510	75,450	35,763	1,746,489	1,857,702	
Unit Trusts	4,582,922	-	2,351,059	11,377	2,199,486	-	-	21,000	21,000	
Investments in Gold	2,491	-	2,491	-	-	-	-	-	-	
Reinsurance receivable	7,061,647	-	6,644,678	6,611	401,575	8,040	-	743	8,783	
Policy Loans	5,725,083	-	-	13,676	5,711,407	-	-	-	-	
Mortgage Loans	300,000	-	300,000	-	-	-	-	-	-	
Premium receivable from policyholders and intermediaries 13.1	14,442,792	-	13,625,956	-	816,836	-	-	-	-	
Intangible Assets	1,244,062	-	533,726	616,334	94,002	-	-	-	-	
Property Plant and Equipments	6,033,755	-	4,393,982	820,042	819,731	-	-	-	-	
Other Loans	2,072,568	-	677,580	479,514	915,473	-	-	-	-	
Deferred tax assets	153,637	-	145,110	8,527	-	-	-	-	-	
Other Assets	20,564,372	6,856,549	14,631,849	4,721,301	7,898,603	73,898	154	95,116	169,167	
Cash and cash equivalents	4,548,415	-	2,254,119	246,444	1,904,721	17,449	48	125,634	143,130	
Total assets (Total of Lines 1 - 19)	406,827,034	6,856,549	141,066,267	24,244,288	237,490,441	611,407	220,648	10,050,531	10,882,586	
Liabilities										
Insurance provision - Life	215,062,750	-	4,821,516	-	210,118,738	122,497	-	-	122,497	
Insurance provision - Unit Linked	10,491,428	-	-	-	-	275,394	220,414	9,995,620	10,491,428	
Shortfall in Life Fund	-	-	-	-	-	-	-	-	-	
Insurance provision - Non Life	39,923,269	-	39,923,269	-	-	-	-	-	-	
Obligation to Repurchase Securities	75,000	-	-	-	75,000	-	-	-	-	
Deferred Income Taxes	2,230,959	-	1,390,767	-	840,192	-	-	-	-	
Other Liabilities	21,621,535	870,310	11,654,768	672,771	9,661,660	213,450	234	54,912	268,596	
Claims Outstanding	2,803,667	-	-	-	2,803,667	-	-	-	-	
Interest bearing borrowings	947,446	-	399,154	-	548,199	93	-	-	93	
Subordinated Debt	-	-	-	-	-	-	-	-	-	
Provision for retirement benefits	1,671,002	-	967,841	200,406	502,754	-	-	-	-	
Total liabilities (Total of Lines 21 - 31)	294,827,055	870,310	59,157,315	873,177	224,550,210	611,433	220,648	10,050,532	10,882,613	
Shareholder's equity										
Share capital	22,546,806	100,000	17,566,835	5,079,971	-	-	-	-	-	
Capital reserve	8,776,498	-	7,342,673	626,079	807,747	-	-	-	-	
Revenue reserves (including AFS Reserves)	80,676,673	5,886,239	56,999,445	17,665,059	11,898,434	(26)	-	-	(26)	
Total Shareholders' Equity (33 to 35)	111,999,978	5,986,239	81,908,953	23,371,109	12,706,181	(26)	-	-	(26)	
Total Liabilities and Shareholders' Equity (32+36)	406,827,033	6,856,549	141,066,267	24,244,288	237,490,442	611,407	220,648	10,050,532	10,882,587	

11. Industry & Company - wise Balance sheets - 31st December 2014

Asian Alliance	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	4,416,415		819,707	-	3,596,708			-	
Equities	2,686,863		728,498	862,744	1,095,621			-	
Investments in Subsidiaries	100,000		-	-	100,000			-	
Investments in Associates	-		-	-	-			-	
Corporate Debt	1,246,292		204,931	16,130	1,025,230			-	
Land & Buildings	178,376		-	-	178,376			-	
Bank Deposits	13,055		13,055	-	-			-	
Unit Trusts	58,960		41,391	-	17,569			-	
Investments in Gold	-		-	-	-			-	
Reinsurance receivable	159,711		86,396	-	73,316			-	
Policy Loans	134,017		-	-	134,017			-	
Mortgage Loans	-		-	-	-			-	
Premium receivable from policyholders and intermediaries 13.1	410,027		410,027	-	-			-	
Intangible Assets	14,165		-	-	14,165			-	
Property Plant and Equipments	216,829		104,635	-	112,193			-	
Other Loans	(171)		(506)	-	336			-	
Deferred tax assets	-		-	-	-			-	
Other Assets	446,868		136,469	27,446	282,953			-	
Cash and cash equivalents	130,254		25,228	-	105,026			-	
Total assets (Total of Lines 1 - 19)	10,211,661	-	2,569,832	906,320	6,735,510	-	-	-	
Liabilities									
Insurance provision - Life	4,999,563		-	-	4,999,563			-	
Insurance provision - Unit Linked	-		-	-	-			-	
Shortfall in Life Fund	-		-	-	-			-	
Insurance provision - Non Life	1,063,517		1,063,517	-	-			-	
Obligation to Repurchase Securities	-		-	-	-			-	
Deferred Income Taxes	-		-	-	-			-	
Other Liabilities	1,158,446		511,403	(234,051)	647,043			-	
Claims Outstanding	224,132		-	-	224,132			-	
Interest bearing borrowings	154,483		-	-	154,483			-	
Subordinated Debt	-		-	-	-			-	
Provision for retirement benefits	53,029		27,304	-	25,725			-	
Total liabilities (Total of Lines 21 - 31)	7,653,169	-	1,602,224	(234,051)	6,050,945	-	-	-	
Shareholder's equity									
Share capital	1,062,500		562,500	500,000	-			-	
Capital reserve	455,471		2,266	2,691	450,514			-	
Revenue reserves (including AFS Reserves)	1,040,522		402,842	637,679	-			-	
Total Shareholders' Equity (33 to 35)	2,558,492	-	967,608	1,140,370	450,514	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	10,211,661	-	2,569,832	906,320	6,735,510	-	-	-	

11. Industry & Company - wise Balance sheets - 31st December 2014

Allianz Gen.	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	992,697		992,697					-	
Equities	-		-					-	
Investments in Subsidiaries	-		-					-	
Investments in Associates	-		-					-	
Corporate Debt	36,643		36,643					-	
Land & Buildings	-		-					-	
Bank Deposits	246,033		246,033					-	
Unit Trusts	40,820		40,820					-	
Investments in Gold	-		-					-	
Reinsurance receivable	392,779		392,779					-	
Policy Loans	-		-					-	
Mortgage Loans	-		-					-	
Premium receivable from policyholders and intermediaries 13.1	1,207,008		1,207,008					-	
Intangible Assets	46,784		46,784					-	
Property Plant and Equipments	88,974		88,974					-	
Other Loans	-		-					-	
Deferred tax assets	8,907		8,907					-	
Other Assets	101,271		101,271					-	
Cash and cash equivalents	(30,143)		(30,143)					-	
Total assets (Total of Lines 1 - 19)	3,131,772	-	3,131,772	-	-	-	-	-	
Liabilities									
Insurance provision - Life	-		-					-	
Insurance provision - Unit Linked	-		-					-	
Shortfall in Life Fund	-		-					-	
Insurance provision - Non Life	1,577,450		1,577,450					-	
Obligation to Repurchase Securities	-		-					-	
Deferred Income Taxes	428,745		428,745					-	
Other Liabilities	214,193		214,193					-	
Claims Outstanding	-		-					-	
Interest bearing borrowings	-		-					-	
Subordinated Debt	-		-					-	
Provision for retirement benefits	9,298		9,298					-	
Total liabilities (Total of Lines 21 - 31)	2,229,687	-	2,229,687	-	-	-	-	-	
Shareholder's equity									
Share capital	500,000		500,000					-	
Capital reserve	-		-					-	
Revenue reserves (including AFS Reserves)	402,085		402,085					-	
Total Shareholders' Equity (33 to 35)	902,085	-	902,085	-	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	3,131,772	-	3,131,772	-	-	-	-	-	

11. Industry & Company - wise Balance sheets - 31st December 2014

Allianz Life	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	992,267			56,873	896,258	-	-	39,136	39,136
Equities	53,053			-	-	-	-	53,053	53,053
Investments in Subsidiaries	-			-	-	-	-	-	-
Investments in Associates	-			-	-	-	-	-	-
Corporate Debt	43,590			-	29,885	-	-	13,705	13,705
Land & Buildings	-			-	-	-	-	-	-
Bank Deposits	174,085			62,386	111,699	-	-	-	-
Unit Trusts	28,724			-	28,724	-	-	-	-
Investments in Gold	-			-	-	-	-	-	-
Reinsurance receivable	30,397			-	30,374	-	-	23	23
Policy Loans	-			-	-	-	-	-	-
Mortgage Loans	-			-	-	-	-	-	-
Premium receivable from policyholders and intermediaries 13.1	-			-	-	-	-	-	-
Intangible Assets	1,209			1,209	-	-	-	-	-
Property Plant and Equipments	24,061			24,061	-	-	-	-	-
Other Loans	-			-	-	-	-	-	-
Deferred tax assets	-			-	-	-	-	-	-
Other Assets	87,760			82,205	-	-	-	5,555	5,555
Cash and cash equivalents	23,938			-	20,992	-	-	2,946	2,946
Total assets (Total of Lines 1 - 19)	1,459,083	-	-	226,734	1,117,931	-	-	114,418	114,418
Liabilities									
Insurance provision - Life	980,741			-	980,741	-	-	-	-
Insurance provision - Unit Linked	111,449			-	-	-	-	111,449	111,449
Shortfall in Life Fund	-			-	-	-	-	-	-
Insurance provision - Non Life	-			-	-	-	-	-	-
Obligation to Repurchase Securities	-			-	-	-	-	-	-
Deferred Income Taxes	-			-	-	-	-	-	-
Other Liabilities	136,179			-	133,210	-	-	2,969	2,969
Claims Outstanding	-			-	-	-	-	-	-
Interest bearing borrowings	-			-	-	-	-	-	-
Subordinated Debt	-			-	-	-	-	-	-
Provision for retirement benefits	3,980			-	3,980	-	-	-	-
Total liabilities (Total of Lines 21 - 31)	1,232,349	-	-	-	1,117,931	-	-	114,418	114,418
Shareholder's equity									
Share capital	592,624			592,624	-	-	-	-	-
Capital reserve	-			-	-	-	-	-	-
Revenue reserves (including AFS Reserves)	(365,889)			(365,889)	-	-	-	-	-
Total Shareholders' Equity (33 to 35)	226,734	-	-	226,734	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,459,083	-	-	226,734	1,117,931	-	-	114,418	114,418

11. Industry & Company - wise Balance sheets - 31st December 2014

AIA	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)	
						1	2	3	9	4
3+10-2								5+6+7		
Assets										
Government Debt Securities	22,586,459		1,641,817	1,238,662	17,484,977	142,672	184,683	1,893,648	2,221,003	
Equities	3,185,132		-	-	-	-	-	3,185,132	3,185,132	
Investments in Subsidiaries	101,000		-	101,000	-	-	-	-	-	
Investments in Associates	19,384		13,213	-	6,171	-	-	-	-	
Corporate Debt	9,973,592		320,029	41,472	9,612,091	-	-	-	-	
Land & Buildings	89,180		-	89,180	-	-	-	-	-	
Bank Deposits	4,746,061		1,286,983	754,855	1,327,863	75,450	35,763	1,265,147	1,376,360	
Unit Trusts	-		-	-	-	-	-	-	-	
Investments in Gold	-		-	-	-	-	-	-	-	
Reinsurance receivable	1,236,699		1,128,971	-	99,713	8,015	-	-	8,015	
Policy Loans	1,757,010		-	-	1,757,010	-	-	-	-	
Mortgage Loans	-		-	-	-	-	-	-	-	
Premium receivable from policyholders and intermediaries 13.1	916,086		585,046	-	331,041	-	-	-	-	
Intangible Assets	778,465		130,064	568,769	79,632	-	-	-	-	
Property Plant and Equipments	269,457		23,158	246,300	-	-	-	-	-	
Other Loans	225,242		22,156	192,554	10,532	-	-	-	-	
Deferred tax assets	17,967		9,440	8,527	-	-	-	-	-	
Other Assets	783,090		182,752	230,622	316,951	41,032	154	11,580	52,766	
Cash and cash equivalents	981,340		408,509	5,644	565,879	1,117	48	143	1,309	
Total assets (Total of Lines 1 - 19)	47,666,163	-	5,752,135	3,477,585	31,591,859	268,286	220,648	6,355,649	6,844,584	
Liabilities										
Insurance provision - Life	29,410,726		-	-	29,410,726	-	-	-	-	
Insurance provision - Unit Linked	6,827,233		-	-	-	257,434	220,414	6,349,385	6,827,233	
Shortfall in Life Fund	-		-	-	-	-	-	-	-	
Insurance provision - Non Life	2,956,174		2,956,174	-	-	-	-	-	-	
Obligation to Repurchase Securities	-		-	-	-	-	-	-	-	
Deferred Income Taxes	840,192		-	-	840,192	-	-	-	-	
Other Liabilities	2,541,696		916,146	269,008	1,339,285	10,759	234	6,264	17,258	
Claims Outstanding	-		-	-	-	-	-	-	-	
Interest bearing borrowings	5,897		4,147	-	1,657	93	-	-	93	
Subordinated Debt	-		-	-	-	-	-	-	-	
Provision for retirement benefits	248,986		57,139	191,847	-	-	-	-	-	
Total liabilities (Total of Lines 21 - 31)	42,830,903	-	3,933,606	460,855	31,591,859	268,286	220,648	6,355,649	6,844,584	
Shareholder's equity										
Share capital	300,000		100,000	200,000	-	-	-	-	-	
Capital reserve	72,096		-	72,096	-	-	-	-	-	
Revenue reserves (including AFS Reserves)	4,463,163		1,718,529	2,744,634	-	-	-	-	-	
Total Shareholders' Equity (33 to 35)	4,835,259	-	1,818,529	3,016,730	-	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	47,666,163	-	5,752,135	3,477,585	31,591,859	268,286	220,648	6,355,649	6,844,584	

11. Industry & Company - wise Balance sheets - 31st December 2014

Amana Takaful	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	328,123	-	116,585	-	203,286	8,252	-	8,252	
Equities	185,191	-	54,278	-	53,375	-	77,538	77,538	
Investments in Subsidiaries	157,125	-	157,125	-	-	-	-	-	
Investments in Associates	-	-	-	-	-	-	-	-	
Corporate Debt	-	-	-	-	-	-	-	-	
Land & Buildings	97,300	-	55,437	-	41,863	-	-	-	
Bank Deposits	1,026,429	-	313,685	-	258,402	-	454,342	454,342	
Unit Trusts	146,077	-	57,308	-	67,769	-	21,000	21,000	
Investments in Gold	-	-	-	-	-	-	-	-	
Reinsurance receivable	61,790	-	61,451	-	314	25	-	25	
Policy Loans	-	-	-	-	-	-	-	-	
Mortgage Loans	-	-	-	-	-	-	-	-	
Premium receivable from policyholders and intermediaries 13.1	348,780	-	348,780	-	-	-	-	-	
Intangible Assets	622	-	622	-	-	-	-	-	
Property Plant and Equipments	122,583	-	122,583	-	-	-	-	-	
Other Loans	-	-	-	-	-	-	-	-	
Deferred tax assets	-	-	-	-	-	-	-	-	
Other Assets	252,817	105,638	308,909	-	15,190	-	34,357	34,357	
Cash and cash equivalents	261,223	-	81,138	15,968	26,220	15,645	122,251	137,896	
Total assets (Total of Lines 1 - 19)	2,988,059	105,638	1,677,901	15,968	666,418	23,922	709,488	733,410	
Liabilities									
Insurance provision - Life	537,651	-	-	-	537,651	-	-	-	
Insurance provision - Unit Linked	713,294	-	-	-	-	17,959	695,335	713,294	
Shortfall in Life Fund	-	-	-	-	-	-	-	-	
Insurance provision - Non Life	495,969	-	495,969	-	-	-	-	-	
Obligation to Repurchase Securities	-	-	-	-	-	-	-	-	
Deferred Income Taxes	-	-	-	-	-	-	-	-	
Other Liabilities	220,789	105,638	177,543	-	128,768	5,962	14,154	20,116	
Claims Outstanding	-	-	-	-	-	-	-	-	
Interest bearing borrowings	-	-	-	-	-	-	-	-	
Subordinated Debt	-	-	-	-	-	-	-	-	
Provision for retirement benefits	20,420	-	20,420	-	-	-	-	-	
Total liabilities (Total of Lines 21 - 31)	1,988,122	105,638	693,932	-	666,418	23,922	709,488	733,410	
Shareholder's equity									
Share capital	1,250,001	-	1,250,001	-	-	-	-	-	
Capital reserve	46,097	-	30,128	15,968	-	-	-	-	
Revenue reserves (including AFS Reserves)	(296,161)	-	(296,161)	-	-	-	-	-	
Total Shareholders' Equity (33 to 35)	999,937	-	983,968	15,968	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	2,988,059	105,638	1,677,901	15,968	666,418	23,922	709,488	733,410	

11. Industry & Company - wise Balance sheets - 31st December 2014

AIG	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)
3+10-2									5+6+7
Assets									
Government Debt Securities	180,367		180,367	-					-
Equities	-		-	-					-
Investments in Subsidiaries	-		-	-					-
Investments in Associates	-		-	-					-
Corporate Debt	-		-	-					-
Land & Buildings	-		-	-					-
Bank Deposits	57,999		57,999	-					-
Unit Trusts	-		-	-					-
Investments in Gold	-		-	-					-
Reinsurance receivable	96,609		96,609	-					-
Policy Loans	-		-	-					-
Mortgage Loans	-		-	-					-
Premium receivable from policyholders and intermediaries 13.1	(7,168)		(7,168)	-					-
Intangible Assets	-		-	-					-
Property Plant and Equipments	7,736		7,736	-					-
Other Loans	-		-	-					-
Deferred tax assets	-		-	-					-
Other Assets	68,547		68,547	-					-
Cash and cash equivalents	55,627		55,627	-					-
Total assets (Total of Lines 1 - 19)	459,716	-	459,716	-	-	-	-	-	-
Liabilities									
Insurance provision - Life	-		-	-					-
Insurance provision - Unit Linked	-		-	-					-
Shortfall in Life Fund	-		-	-					-
Insurance provision - Non Life	192,481		192,481	-					-
Obligation to Repurchase Securities	-		-	-					-
Deferred Income Taxes	-		-	-					-
Other Liabilities	11,736		11,736	-					-
Claims Outstanding	-		-	-					-
Interest bearing borrowings	-		-	-					-
Subordinated Debt	-		-	-					-
Provision for retirement benefits	6,321		6,321	-					-
Total liabilities (Total of Lines 21 - 31)	210,538	-	210,538	-	-	-	-	-	-
Shareholder's equity									
Share capital	659,265		659,265	-					-
Capital reserve	-		-	-					-
Revenue reserves (including AFS Reserves)	(410,086)		(410,086)	-					-
Total Shareholders' Equity (33 to 35)	249,179	-	249,179	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	459,716	-	459,716	-	-	-	-	-	-

11. Industry & Company - wise Balance sheets - 31st December 2014

Continental	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	312,155		312,155					-	
Equities	-		-					-	
Investments in Subsidiaries	-		-					-	
Investments in Associates	-		-					-	
Corporate Debt	172,081		172,081					-	
Land & Buildings	-		-					-	
Bank Deposits	241,425		241,425					-	
Unit Trusts	439,751		439,751					-	
Investments in Gold	-		-					-	
Reinsurance receivable	171,028		171,028					-	
Policy Loans	-		-					-	
Mortgage Loans	-		-					-	
Premium receivable from policyholders and intermediaries 13.1	378,432		378,432					-	
Intangible Assets	9,118		9,118					-	
Property Plant and Equipments	48,214		48,214					-	
Other Loans	-		-					-	
Deferred tax assets	16,492		16,492					-	
Other Assets	88,636		88,636					-	
Cash and cash equivalents	150,844		150,844					-	
Total assets (Total of Lines 1 - 19)	2,028,177	-	2,028,177	-	-	-	-	-	
Liabilities									
Insurance provision - Life	-		-					-	
Insurance provision - Unit Linked	-		-					-	
Shortfall in Life Fund	-		-					-	
Insurance provision - Non Life	883,456		883,456					-	
Obligation to Repurchase Securities	-		-					-	
Deferred Income Taxes	-		-					-	
Other Liabilities	257,519		257,519					-	
Claims Outstanding	-		-					-	
Interest bearing borrowings	-		-					-	
Subordinated Debt	-		-					-	
Provision for retirement benefits	4,489		4,489					-	
Total liabilities (Total of Lines 21 - 31)	1,145,464	-	1,145,464	-	-	-	-	-	
Shareholder's equity									
Share capital	750,000		750,000					-	
Capital reserve	-		-					-	
Revenue reserves (including AFS Reserves)	132,713		132,713					-	
Total Shareholders' Equity (33 to 35)	882,713	-	882,713	-	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	2,028,177	-	2,028,177	-	-	-	-	-	

11. Industry & Company - wise Balance sheets - 31st December 2014

Ceylinco	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2								5+6+7
Assets									
Government Debt Securities	34,457,244		3,472,927	155,256	30,648,922			180,139	180,139
Equities	854,616		696,779	136,600	20,262			975	975
Investments in Subsidiaries	1,526,752		905,752	421,000	200,000			-	-
Investments in Associates	397,398		125,473	228,935	42,990			-	-
Corporate Debt	8,336,405		445,857	-	7,887,498			3,050	3,050
Land & Buildings	7,830,539		2,208,017	439,650	5,182,872			-	-
Bank Deposits	17,152,107		2,137,303	1,281,150	13,706,654			27,000	27,000
Unit Trusts	343,823		343,823	-	-			-	-
Investments in Gold	2,491		2,491	-	-			-	-
Reinsurance receivable	2,189,028		2,134,771	-	53,537			720	720
Policy Loans	1,506,378		-	-	1,506,378			-	-
Mortgage Loans	-		-	-	-			-	-
Premium receivable from policyholders and intermediaries 13.1	3,026,305		3,026,305	-	-			-	-
Intangible Assets	2,198		-	2,198	-			-	-
Property Plant and Equipments	1,573,475		756,297	480,605	336,573			-	-
Other Loans	-		-	-	-			-	-
Deferred tax assets	-		-	-	-			-	-
Other Assets	12,242,245	5,986,239	9,998,231	3,197,783	5,022,909			9,561	9,561
Cash and cash equivalents	636,699		90,024	1,814	544,861			-	-
Total assets (Total of Lines 1 - 19)	92,077,703	5,986,239	26,344,050	6,344,991	65,153,456	-	-	221,445	221,445
Liabilities									
Insurance provision - Life	62,214,361		-	-	62,214,361				-
Insurance provision - Unit Linked	221,445		-	-	-			221,445	221,445
Shortfall in Life Fund	-		-	-	-			-	-
Insurance provision - Non Life	8,203,020		8,203,020	-	-				-
Obligation to Repurchase Securities	75,000		-	-	75,000				-
Deferred Income Taxes	-		-	-	-			-	-
Other Liabilities	3,630,057		1,861,739	-	1,768,318				-
Claims Outstanding	-		-	-	-				-
Interest bearing borrowings	-		-	-	-				-
Subordinated Debt	-		-	-	-				-
Provision for retirement benefits	-		-	-	-				-
Total liabilities (Total of Lines 21 - 31)	74,343,883	-	10,064,759	-	64,057,679	-	-	221,445	221,445
Shareholder's equity									
Share capital	1,324,822	100,000	966,070	458,752	-				-
Capital reserve	684,417	-	684,417	-	-				-
Revenue reserves (including AFS Reserves)	15,724,581	5,886,239	14,628,804	5,886,239	1,095,777				-
Total Shareholders' Equity (33 to 35)	17,733,820	5,986,239	16,279,291	6,344,991	1,095,777	-	-		-
Total Liabilities and Shareholders' Equity (32+36)	92,077,703	5,986,239	26,344,050	6,344,991	65,153,456	-	-	221,445	221,445

11. Industry & Company - wise Balance sheets - 31st December 2014

Cooperative	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	1,093,794	-	568,568	71,540	453,686			-	
Equities	19,065	-	19,065	-	-			-	
Investments in Subsidiaries	100,000	-	100,000	-	-			-	
Investments in Associates	-	-	-	-	-			-	
Corporate Debt	734,610	-	428,073	26,098	280,438			-	
Land & Buildings	300,494	-	282,113	-	18,380			-	
Bank Deposits	221,201	-	192,383	-	28,818			-	
Unit Trusts	228,607	-	162,811	-	65,796			-	
Investments in Gold	-	-	-	-	-			-	
Reinsurance receivable	42,174	-	29,558	-	12,616			-	
Policy Loans	11,637	-	-	-	11,637			-	
Mortgage Loans	-	-	-	-	-			-	
Premium receivable from policyholders and intermediaries 13.1	233,410	-	216,178	-	17,231			-	
Intangible Assets	882	-	678	-	204			-	
Property Plant and Equipments	205,388	-	136,094	-	69,294			-	
Other Loans	-	-	-	-	-			-	
Deferred tax assets	-	-	-	-	-			-	
Other Assets	170,147	10,869	122,755	39,583	18,677			-	
Cash and cash equivalents	325,104	-	317,399	7,705	-			-	
Total assets (Total of Lines 1 - 19)	3,686,512	10,869	2,575,677	144,927	976,777	-	-	-	
Liabilities									
Insurance provision - Life	851,522	-	-	-	851,522			-	
Insurance provision - Unit Linked	-	-	-	-	-			-	
Shortfall in Life Fund	-	-	-	-	-			-	
Insurance provision - Non Life	1,043,622	-	1,043,622	-	-			-	
Obligation to Repurchase Securities	-	-	-	-	-			-	
Deferred Income Taxes	-	-	-	-	-			-	
Other Liabilities	262,070	10,869	160,106	-	112,833			-	
Claims Outstanding	-	-	-	-	-			-	
Interest bearing borrowings	140,854	-	133,283	-	7,572			-	
Subordinated Debt	-	-	-	-	-			-	
Provision for retirement benefits	21,360	-	19,864	-	1,496			-	
Total liabilities (Total of Lines 21 - 31)	2,319,429	10,869	1,356,875	-	973,422	-	-	-	
Shareholder's equity									
Share capital	1,003,066	-	903,066	100,000	-			-	
Capital reserve	3,355	-	-	-	3,355			-	
Revenue reserves (including AFS Reserves)	360,663	-	315,736	44,927	-			-	
Total Shareholders' Equity (33 to 35)	1,367,084	-	1,218,802	144,927	3,355	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	3,686,512	10,869	2,575,677	144,927	976,777	-	-	-	

11. Industry & Company - wise Balance sheets - 31st December 2014

HNBA	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
3+10-2	2	3	9	4	5	6	7	8	
Assets									5+6+7
Government Debt Securities	3,497,378	-	889,119	33,890	2,574,369				-
Equities	358,943	-	108,472	-	250,471				-
Investments in Subsidiaries	100,000	-	100,000	-	-				-
Investments in Associates	-	-	-	-	-				-
Corporate Debt	2,625,623	-	641,136	303,253	1,681,233				-
Land & Buildings	-	-	-	-	-				-
Bank Deposits	1,462,840	-	508,824	22,063	931,953				-
Unit Trusts	239,932	-	125,999	6,127	107,806				-
Investments in Gold	-	-	-	-	-				-
Reinsurance receivable	143,064	-	119,618	-	23,446				-
Policy Loans	71,081	-	-	-	71,081				-
Mortgage Loans	-	-	-	-	-				-
Premium receivable from policyholders and intermediaries 13.1	364,051	-	357,108	-	6,943				-
Intangible Assets	51,621	-	31,028	20,593	-				-
Property Plant and Equipments	133,940	-	121,159	12,781	-				-
Other Loans	285,492	-	207,296	78,196	-				-
Deferred tax assets	-	-	-	-	-				-
Other Assets	416,735	-	164,370	57,341	195,024				-
Cash and cash equivalents	157,769	-	69,186	101	88,482				-
Total assets (Total of Lines 1 - 19)	9,908,469	-	3,443,316	534,345	5,930,808	-	-	-	-
Liabilities									
Insurance provision - Life	5,464,010	-	-	-	5,464,010				-
Insurance provision - Unit Linked	-	-	-	-	-				-
Shortfall in Life Fund	-	-	-	-	-				-
Insurance provision - Non Life	1,227,066	-	1,227,066	-	-				-
Obligation to Repurchase Securities	-	-	-	-	-				-
Deferred Income Taxes	8,846	-	8,846	-	-				-
Other Liabilities	730,697	-	316,977	397	413,323				-
Claims Outstanding	-	-	-	-	-				-
Interest bearing borrowings	-	-	-	-	-				-
Subordinated Debt	-	-	-	-	-				-
Provision for retirement benefits	71,494	-	39,986	-	31,508				-
Total liabilities (Total of Lines 21 - 31)	7,502,113	-	1,592,875	397	5,908,841	-	-	-	-
Shareholder's equity									
Share capital	1,171,875	-	671,875	500,000	-				-
Capital reserve	-	-	-	-	-				-
Revenue reserves (including AFS Reserves)	1,234,482	-	1,178,567	33,948	21,967				-
Total Shareholders' Equity (33 to 35)	2,406,356	-	1,850,441	533,948	21,967	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	9,908,469	-	3,443,316	534,345	5,930,808	-	-	-	-

11. Industry & Company - wise Balance sheets - 31st December 2014

Janashakthi	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2								5+6+7
Assets									
Government Debt Securities	4,696,004		1,810,421	-	2,885,583				
Equities	1,850,784		839,399	434,850	576,535				
Investments in Subsidiaries	20		20	-	-				
Investments in Associates	-		-	-	-				
Corporate Debt	4,317,182		2,089,488	-	2,227,694				
Land & Buildings	289,941		108,000	-	181,941				
Bank Deposits	1,612,246		885,780	-	726,465				
Unit Trusts	1,770,678		816,317	-	954,360				
Investments in Gold	-		-	-	-				
Reinsurance receivable	306,017		290,031	-	15,986				
Policy Loans	127,178		-	-	127,178				
Mortgage Loans	300,000		300,000	-	-				
Premium receivable from policyholders and intermediaries 13.1	1,482,956		1,482,956	-	-				
Intangible Assets	32,942		32,942	-	-				
Property Plant and Equipments	1,350,323		1,329,276	-	21,047				
Other Loans	229,092		229,092	-	-				
Deferred tax assets	76,820		76,820	-	-				
Other Assets	907,782		726,086	-	181,696				
Cash and cash equivalents	804,727		478,754	65,150	260,823				
Total assets (Total of Lines 1 - 19)	20,154,690		11,495,381	500,000	8,159,309				
Liabilities									
Insurance provision - Life	12,153,012		4,821,516	-	7,331,496				
Insurance provision - Unit Linked	-		-	-	-				
Shortfall in Life Fund	-		-	-	-				
Insurance provision - Non Life	-		-	-	-				
Obligation to Repurchase Securities	-		-	-	-				
Deferred Income Taxes	-		-	-	-				
Other Liabilities	1,881,360		1,438,034	-	443,326				
Claims Outstanding	-		-	-	-				
Interest bearing borrowings	646,212		261,724	-	384,488				
Subordinated Debt	-		-	-	-				
Provision for retirement benefits	267,465		267,465	-	-				
Total liabilities (Total of Lines 21 - 31)	14,948,049		6,788,740	-	8,159,309	-	-	-	-
Shareholder's equity									
Share capital	1,496,000		1,496,000	-	-				
Capital reserve	500,000		-	500,000	-				
Revenue reserves (including AFS Reserves)	3,210,641		3,210,641	-	-				
Total Shareholders' Equity (33 to 35)	5,206,641		4,706,641	500,000	-				
Total Liabilities and Shareholders' Equity (32+36)	20,154,690		11,495,381	500,000	8,159,309				

11. Industry & Company - wise Balance sheets - 31st December 2014

LIC	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)	
						1	2	3	9	4
3+10-2									5+6+7	
Assets										
Government Debt Securities	1,154,303			269,227	885,076					-
Equities	248,652			227,461	21,191					-
Investments in Subsidiaries	-			-	-					-
Investments in Associates	-			-	-					-
Corporate Debt	181,443			123,688	57,755					-
Land & Buildings	-			-	-					-
Bank Deposits	35,409			-	35,409					-
Unit Trusts	25,354			-	25,354					-
Investments in Gold	-			-	-					-
Reinsurance receivable	-			-	-					-
Policy Loans	132,295			-	132,295					-
Mortgage Loans	-			-	-					-
Premium receivable from policyholders and intermediaries 13.1	6,940			-	6,940					-
Intangible Assets	269			269	-					-
Property Plant and Equipments	30,154			15,322	14,832					-
Other Loans	-			-	-					-
Deferred tax assets	-			-	-					-
Other Assets	78,969			-	78,969					-
Cash and cash equivalents	9,397			488	8,909					-
Total assets (Total of Lines 1 - 19)	1,903,185	-	-	636,455	1,266,730	-	-	-	-	-
Liabilities										
Insurance provision - Life	1,131,121			-	1,131,121					-
Insurance provision - Unit Linked	-			-	-					-
Shortfall in Life Fund	-			-	-					-
Insurance provision - Non Life	-			-	-					-
Obligation to Repurchase Securities	-			-	-					-
Deferred Income Taxes	-			-	-					-
Other Liabilities	45,654			-	45,654					-
Claims Outstanding	8,152			-	8,152					-
Interest bearing borrowings	-			-	-					-
Subordinated Debt	-			-	-					-
Provision for retirement benefits	3,841			-	3,841					-
Total liabilities (Total of Lines 21 - 31)	1,188,768	-	-	-	1,188,768	-	-	-	-	-
Shareholder's equity										
Share capital	500,000			500,000	-					-
Capital reserve	-			-	-					-
Revenue reserves (including AFS Reserves)	214,417			136,455	77,962					-
Total Shareholders' Equity (33 to 35)	714,417	-	-	636,455	77,962	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,903,185	-	-	636,455	1,266,730	-	-	-	-	-

11. Industry & Company - wise Balance sheets - 31st December 2014

LOLC	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2								5+6+7
Assets									
Government Debt Securities	2,685,153		1,696,141	9,600	979,413				
Equities	-		-	-	-				
Investments in Subsidiaries	-		-	-	-				
Investments in Associates	-		-	-	-				
Corporate Debt	-		-	-	-				
Land & Buildings	-		-	-	-				
Bank Deposits	500		500	-	-				
Unit Trusts	-		-	-	-				
Investments in Gold	-		-	-	-				
Reinsurance receivable	74,004		73,590	-	414				
Policy Loans	-		-	-	-				
Mortgage Loans	-		-	-	-				
Premium receivable from policyholders and intermediaries 13.1	427,938		420,269	-	7,669				
Intangible Assets	75,449		52,152	23,297	-				
Property Plant and Equipments	46,945		22,283	24,662	-				
Other Loans	-		-	-	-				
Deferred tax assets	3,811		3,811	-	-				
Other Assets	332,478	20,755	72,397	250,439	30,397				
Cash and cash equivalents	46,959		22,635	34	24,289				
Total assets (Total of Lines 1 - 19)	3,693,237	20,755	2,363,778	308,032	1,042,182	-	-	-	-
Liabilities									
Insurance provision - Life	682,942		-	-	682,942				
Insurance provision - Unit Linked	-		-	-	-				
Shortfall in Life Fund	-		-	-	-				
Insurance provision - Non Life	1,371,571		1,371,571	-	-				
Obligation to Repurchase Securities	-		-	-	-				
Deferred Income Taxes	3,944		3,944	-	-				
Other Liabilities	602,384	20,755	272,618	-	350,521				
Claims Outstanding	5,179		-	-	5,179				
Interest bearing borrowings	-		-	-	-				
Subordinated Debt	-		-	-	-				
Provision for retirement benefits	12,922		9,382	-	3,540				
Total liabilities (Total of Lines 21 - 31)	2,678,943	20,755	1,657,516	-	1,042,182	-	-	-	-
Shareholder's equity									
Share capital	1,100,000		500,000	600,000	-				
Capital reserve	-		-	-	-				
Revenue reserves (including AFS Reserves)	(85,706)		206,262	(291,968)	-				
Total Shareholders' Equity (33 to 35)	1,014,294	-	706,262	308,032	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	3,693,237	20,755	2,363,778	308,032	1,042,182	-	-	-	-

11. Industry & Company - wise Balance sheets - 31st December 2014

MBSL	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2								5+6+7
Assets									
Government Debt Securities	884,816		567,637	-	317,178				
Equities	13,898		13,898	-	-				
Investments in Subsidiaries	-		-	-	-				
Investments in Associates	-		-	-	-				
Corporate Debt	138,480		115,219	5,000	18,260				
Land & Buildings	-		-	-	-				
Bank Deposits	137,676		94,247	17,000	26,429				
Unit Trusts	7,560		5,801	-	1,759				
Investments in Gold	-		-	-	-				
Reinsurance receivable	61,519		61,104	-	415				
Policy Loans	4,479		-	-	4,479				
Mortgage Loans	-		-	-	-				
Premium receivable from policyholders and intermediaries 13.1	250,957		242,794	-	8,163				
Intangible Assets	-		-	-	-				
Property Plant and Equipments	100,406		99,850	-	556				
Other Loans	-		-	-	-				
Deferred tax assets	-		-	-	-				
Other Assets	113,633		102,482	-	11,151				
Cash and cash equivalents	37,039		30,095	-	6,944				
Total assets (Total of Lines 1 - 19)	1,750,463	-	1,333,127	22,000	395,336	-	-	-	-
Liabilities									
Insurance provision - Life	328,985		-	-	328,985				
Insurance provision - Unit Linked	-		-	-	-				
Shortfall in Life Fund	-		-	-	-				
Insurance provision - Non Life	576,653		576,653	-	-				
Obligation to Repurchase Securities	-		-	-	-				
Deferred Income Taxes	-		-	-	-				
Other Liabilities	366,011		303,697	-	62,314				
Claims Outstanding	-		-	-	-				
Interest bearing borrowings	-		-	-	-				
Subordinated Debt	-		-	-	-				
Provision for retirement benefits	16,037		12,000	-	4,037				
Total liabilities (Total of Lines 21 - 31)	1,287,685	-	892,349	-	395,336	-	-	-	-
Shareholder's equity									
Share capital	1,080,022		1,058,022	22,000	-				
Capital reserve	1,961		1,961	-	-				
Revenue reserves (including AFS Reserves)	(619,205)		(619,205)	-	-				
Total Shareholders' Equity (33 to 35)	462,778	-	440,778	22,000	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,750,463	-	1,333,127	22,000	395,336	-	-	-	-

11. Industry & Company - wise Balance sheets - 31st December 2014

Peoples	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs '000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs '000)
						Non Unit Account (Rs '000)	Unit Account - Guaranteed (Rs '000)	Unit Account - Non Guaranteed (Rs '000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	1,114,650		1,114,650						
Equities	228,202		228,202						
Investments in Subsidiaries	-		-						
Investments in Associates	-		-						
Corporate Debt	661,444		661,444						
Land & Buildings	-		-						
Bank Deposits	1,562,880		1,562,880						
Unit Trusts	61,151		61,151						
Investments in Gold	-		-						
Reinsurance receivable	148,641		148,641						
Policy Loans	-		-						
Mortgage Loans	-		-						
Premium receivable from policyholders and intermediaries 13.1	523,733		523,733						
Intangible Assets	48,941		48,941						
Property Plant and Equipments	26,056		26,056						
Other Loans	18,372		18,372						
Deferred tax assets	-		-						
Other Assets	21,663		21,663						
Cash and cash equivalents	182,830		182,830						
Total assets (Total of Lines 1 - 19)	4,598,563		4,598,563						
Liabilities									
Insurance provision - Life	-		-						
Insurance provision - Unit Linked	-		-						
Shortfall in Life Fund	-		-						
Insurance provision - Non Life	2,721,366		2,721,366						
Obligation to Repurchase Securities	-		-						
Deferred Income Taxes	13,576		13,576						
Other Liabilities	449,867		449,867						
Claims Outstanding	-		-						
Interest bearing borrowings	-		-						
Subordinated Debt	-		-						
Provision for retirement benefits	4,432		4,432						
Total liabilities (Total of Lines 21 - 31)	3,189,241		3,189,241						
Shareholder's equity									
Share capital	600,000		600,000						
Capital reserve	-		-						
Revenue reserves (including AFS Reserves)	809,322		809,322						
Total Shareholders' Equity (33 to 35)	1,409,322		1,409,322						
Total Liabilities and Shareholders' Equity (32+36)	4,598,563		4,598,563						

11. Industry & Company - wise Balance sheets - 31st December 2014

SLIC	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	38,929,876		3,223,028	861,556	34,845,292				
Equities	41,392,944		14,548,715	4,896,262	21,947,967				
Investments in Subsidiaries	21,193,407		19,735,493	1,457,914	-				
Investments in Associates	-		-	-	-				
Corporate Debt	12,340,743		509,288	206,004	11,625,451				
Land & Buildings	7,947,407		7,905,235	42,172	-				
Bank Deposits	28,292,318		9,623,500	263,626	18,405,192				
Unit Trusts	1,146,236		245,886	-	900,350				
Investments in Gold	-		-	-	-				
Reinsurance receivable	1,242,540		1,223,779	-	18,762				
Policy Loans	1,445,539		-	-	1,445,539				
Mortgage Loans	-		-	-	-				
Premium receivable from policyholders and intermediaries 13.1	2,925,390		2,655,182	-	270,208				
Intangible Assets	143,906		143,906	-	-				
Property Plant and Equipments	1,321,250		1,321,250	-	-				
Other Loans	840,049		-	-	840,049				
Deferred tax assets	-		-	-	-				
Other Assets	2,512,168		2,122,292	-	389,877				
Cash and cash equivalents	293,045		147,971	29,309	115,765				
Total assets (Total of Lines 1 - 19)	161,966,817	-	63,405,524	7,756,843	90,804,450	-	-	-	
Liabilities									
Insurance provision - Life	75,263,046		-	-	75,263,046				
Insurance provision - Unit Linked	-		-	-	-				
Shortfall in Life Fund	-		-	-	-				
Insurance provision - Non Life	13,531,718		13,531,718	-	-				
Obligation to Repurchase Securities	-		-	-	-				
Deferred Income Taxes	935,656		935,656	-	-				
Other Liabilities	6,052,013		3,159,960	615,268	2,276,785				
Claims Outstanding	2,547,265		-	-	2,547,265				
Interest bearing borrowings	-		-	-	-				
Subordinated Debt	-		-	-	-				
Provision for retirement benefits	703,587		367,089	-	336,498				
Total liabilities (Total of Lines 21 - 31)	99,033,284	-	17,994,423	615,268	80,423,593	-	-	-	
Shareholder's equity									
Share capital	6,000,000		6,000,000	-	-				
Capital reserve	6,172,727		6,144,850	27,877	-				
Revenue reserves (including AFS Reserves)	50,760,806		33,266,251	7,113,698	10,380,856				
Total Shareholders' Equity (33 to 35)	62,933,533	-	45,411,101	7,141,576	10,380,856	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	161,966,817	-	63,405,524	7,756,843	90,804,450	-	-	-	

11. Industry & Company - wise Balance sheets - 31st December 2014

Sanasa	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	411,433		97,459	-	313,974				
Equities	207,288		124,119	52,873	30,296				
Investments in Subsidiaries	2,535		2,535	-	-				
Investments in Associates	-		-	-	-				
Corporate Debt	378,715		86,329	52,489	239,897				
Land & Buildings	51,500		10,500	11,000	30,000				
Bank Deposits	242,621		27,777	126,218	88,621				
Unit Trusts	45,250		10,000	5,250	30,000				
Investments in Gold	-		-	-	-				
Reinsurance receivable	18,141		11,530	6,611	-				
Policy Loans	13,676		-	13,676	-				
Mortgage Loans	-		-	-	-				
Premium receivable from policyholders and intermediaries 13.1	74,897		74,897	-	-				
Intangible Assets	28,156		28,156	-	-				
Property Plant and Equipments	59,761		59,201	560	-				
Other Loans	-		-	-	-				
Deferred tax assets	-		-	-	-				
Other Assets	132,340		68,466	63,874	-				
Cash and cash equivalents	58,474		41,463	11,043	5,969				
Total assets (Total of Lines 1 - 19)	1,724,789	-	642,431	343,595	738,763	-	-	-	
Liabilities									
Insurance provision - Life	682,753		-	-	682,753				
Insurance provision - Unit Linked	-		-	-	-				
Shortfall in Life Fund	-		-	-	-				
Insurance provision - Non Life	183,304		183,304	-	-				
Obligation to Repurchase Securities	-		-	-	-				
Deferred Income Taxes	-		-	-	-				
Other Liabilities	178,973		123,707	11,018	44,247				
Claims Outstanding	11,762		-	-	11,762				
Interest bearing borrowings	-		-	-	-				
Subordinated Debt	-		-	-	-				
Provision for retirement benefits	21,004		12,445	8,559	-				
Total liabilities (Total of Lines 21 - 31)	1,077,796	-	319,455	19,578	738,763	-	-	-	
Shareholder's equity									
Share capital	592,635		286,604	306,031					
Capital reserve	-		-	-	-				
Revenue reserves (including AFS Reserves)	54,357		36,373	17,985					
Total Shareholders' Equity (33 to 35)	646,992	-	322,977	324,016	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	1,724,788	-	642,432	343,595	738,763	-	-	-	

11. Industry & Company - wise Balance sheets - 31st December 2014

UAL	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2								5+6+7
Assets									
Government Debt Securities	17,524,369	-	3,870,882	1,450,548	11,560,315	285,647	-	356,977	642,624
Equities	3,620,690	-	625	-	1,386,070	-	-	2,233,995	2,233,995
Investments in Subsidiaries	100,000	-	100,000	-	-	-	-	-	-
Investments in Associates	-	-	-	-	-	-	-	-	-
Corporate Debt	6,866,647	-	1,214,395	-	5,628,049	-	-	24,203	24,203
Land & Buildings	1,005,465	-	-	-	1,005,465	-	-	-	-
Bank Deposits	500,000	-	100,000	-	400,000	-	-	-	-
Unit Trusts	-	-	-	-	-	-	-	-	-
Investments in Gold	-	-	-	-	-	-	-	-	-
Reinsurance receivable	659,132	-	591,597	-	67,536	-	-	-	-
Policy Loans	504,085	-	-	-	504,085	-	-	-	-
Mortgage Loans	-	-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries 13.1	1,709,977	-	1,550,859	-	159,117	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-
Property Plant and Equipments	378,179	-	112,944	-	265,235	-	-	-	-
Other Loans	474,492	-	201,171	208,765	64,556	-	-	-	-
Deferred tax assets	29,204	-	29,204	-	-	-	-	-	-
Other Assets	1,692,267	733,048	279,035	746,498	1,332,852	32,866	-	34,063	66,929
Cash and cash equivalents	371,123	-	174,694	7,202	188,247	686	-	294	980
Total assets (Total of Lines 1 - 19)	35,435,631	733,048	8,225,408	2,413,013	22,561,528	319,199	-	2,649,531	2,968,730
Liabilities									
Insurance provision - Life	20,078,775	-	-	-	19,956,278	122,497	-	-	122,497
Insurance provision - Unit Linked	2,618,007	-	-	-	-	-	-	2,618,007	2,618,007
Shortfall in Life Fund	-	-	-	-	-	-	-	-	-
Insurance provision - Non Life	3,616,359	-	3,616,359	-	-	-	-	-	-
Obligation to Repurchase Securities	-	-	-	-	-	-	-	-	-
Deferred Income Taxes	-	-	-	-	-	-	-	-	-
Other Liabilities	2,715,275	733,048	1,371,180	9,827	1,839,062	196,729	-	31,524	228,253
Claims Outstanding	-	-	-	-	-	-	-	-	-
Interest bearing borrowings	-	-	-	-	-	-	-	-	-
Subordinated Debt	-	-	-	-	-	-	-	-	-
Provision for retirement benefits	196,999	-	106,561	-	90,437	-	-	-	-
Total liabilities (Total of Lines 21 - 31)	29,225,414	733,048	5,094,100	9,827	21,885,778	319,225	-	2,649,531	2,968,756
Shareholder's equity									
Share capital	1,138,432	-	513,432	625,000	-	-	-	-	-
Capital reserve	840,375	-	479,051	7,446	353,878	-	-	-	-
Revenue reserves (including AFS Reserves)	4,231,409	-	2,138,824	1,770,740	321,872	(26)	-	-	(26)
Total Shareholders' Equity (33 to 35)	6,210,217	-	3,131,308	2,403,186	675,750	(26)	-	-	(26)
Total Liabilities and Shareholders' Equity (32+36)	35,435,631	733,048	8,225,408	2,413,013	22,561,528	319,199	-	2,649,531	2,968,730

11. Industry & Company - wise Balance sheets - 31st December 2014

Orient	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2								5+6+7
Assets									
Government Debt Securities	300,306		300,306						-
Equities	-		-						-
Investments in Subsidiaries	-		-						-
Investments in Associates	-		-						-
Corporate Debt	-		-						-
Land & Buildings	-		-						-
Bank Deposits	443,000		443,000						-
Unit Trusts	-		-						-
Investments in Gold	-		-						-
Reinsurance receivable	23,226		23,226						-
Policy Loans	-		-						-
Mortgage Loans	-		-						-
Premium receivable from policyholders and intermediaries 13.1	153,549		153,549						-
Intangible Assets	9,336		9,336						-
Property Plant and Equipments	14,272		14,272						-
Other Loans	-		-						-
Deferred tax assets	437		437						-
Other Assets	67,489		67,489						-
Cash and cash equivalents	7,866		7,866						-
Total assets (Total of Lines 1 - 19)	1,019,481	-	1,019,481	-	-	-	-	-	-
Liabilities									
Insurance provision - Life	-		-						-
Insurance provision - Unit Linked	-		-						-
Shortfall in Life Fund	-		-						-
Insurance provision - Non Life	279,545		279,545						-
Obligation to Repurchase Securities	-		-						-
Deferred Income Taxes	-		-						-
Other Liabilities	108,341		108,341						-
Claims Outstanding	-		-						-
Interest bearing borrowings	-		-						-
Subordinated Debt	-		-						-
Provision for retirement benefits	3,646		3,646						-
Total liabilities (Total of Lines 21 - 31)	391,532	-	391,532	-	-	-	-	-	-
Shareholder's equity									
Share capital	750,000		750,000						-
Capital reserve	-		-						-
Revenue reserves (including AFS Reserves)	(122,051)		(122,051)						-
Total Shareholders' Equity (33 to 35)	627,949	-	627,949	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,019,481	-	1,019,481	-	-	-	-	-	-

11. Industry & Company - wise Balance sheets - 31st December 2014

Arpico	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Long-term Insurance Business				
					Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account - Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	538,066			225,032	313,034			-	
Equities	220,069			180,369	39,700			-	
Investments in Subsidiaries	-			-	-			-	
Investments in Associates	-			-	-			-	
Corporate Debt	-			-	-			-	
Land & Buildings	-			-	-			-	
Bank Deposits	64,833			64,833	-			-	
Unit Trusts	-			-	-			-	
Investments in Gold	-			-	-			-	
Reinsurance receivable	5,147			-	5,147			-	
Policy Loans	17,709			-	17,709			-	
Mortgage Loans	-			-	-			-	
Premium receivable from policyholders and intermediaries 13.1	9,524			-	9,524			-	
Intangible Assets	-			-	-			-	
Property Plant and Equipments	15,751			15,751	-			-	
Other Loans	-			-	-			-	
Deferred tax assets	-			-	-			-	
Other Assets	47,466			25,509	21,957			-	
Cash and cash equivalents	44,300			101,986	(57,686)			-	
Total assets (Total of Lines 1 - 19)	962,865	-	-	613,480	349,385	-	-	-	
Liabilities									
Insurance provision - Life	283,543			-	283,543			-	
Insurance provision - Unit Linked	-			-	-			-	
Shortfall in Life Fund	-			-	-			-	
Insurance provision - Non Life	-			-	-			-	
Obligation to Repurchase Securities	-			-	-			-	
Deferred Income Taxes	-			-	-			-	
Other Liabilities	58,277			1,304	56,973			-	
Claims Outstanding	7,177			-	7,177			-	
Interest bearing borrowings	-			-	-			-	
Subordinated Debt	-			-	-			-	
Provision for retirement benefits	1,692			-	1,692			-	
Total liabilities (Total of Lines 21 - 31)	350,689	-	-	1,304	349,385	-	-	-	
Shareholder's equity									
Share capital	675,565			675,565	-			-	
Capital reserve	-			-	-			-	
Revenue reserves (including AFS Reserves)	(63,389)			(63,389)	-			-	
Total Shareholders' Equity (33 to 35)	612,176	-	-	612,176	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	962,865	-	-	613,480	349,385	-	-	-	

12. Industry & Company - wise Balance sheets - 31st December 2013

Industry	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)
3+10-2									5+6+7
Assets									
Government Debt Securities	121,702,206	-	26,312,672	2,101,033	89,428,754	1,224,938	197,448	2,437,363	3,859,748
Equities	40,093,064	-	12,436,814	3,813,941	18,806,273	-	-	5,036,036	5,036,036
Investments in Subsidiaries	18,950,581	107,503	17,079,170	1,457,150	521,764	-	-	-	-
Investments in Associates	429,799	-	151,706	228,935	49,158	-	-	-	-
Corporate Debt	38,916,878	-	5,362,899	1,133,044	32,370,838	-	-	50,097	50,097
Land & Buildings	17,208,261	-	10,535,735	542,370	6,130,156	-	-	-	-
Bank Deposits	59,762,273	-	15,071,752	4,027,678	38,425,808	75,171	56,808	2,105,057	2,237,036
Unit Trusts	4,344,861	-	1,996,870	65,952	2,282,039	-	-	-	-
Investments in Gold	61,514	-	32,219	-	29,295	-	-	-	-
Reinsurance receivable	7,086,293	-	6,728,188	6,164	346,751	3,794	-	1,395	5,189
Policy Loans	5,493,631	-	258,464	-	5,235,167	-	-	-	-
Mortgage Loans	342,115	-	342,115	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	13,750,071	-	12,824,613	-	923,446	-	-	2,012	2,012
Intangible Assets	1,239,950	-	554,194	645,966	39,790	-	-	-	-
Property Plant and Equipments	5,589,239	-	4,123,387	1,006,902	458,950	-	-	-	-
Other Loans	1,878,573	-	671,524	290,300	916,749	-	-	-	-
Deferred tax assets	338,868	26,385	338,868	26,385	-	-	-	-	-
Other Assets	16,961,525	7,469,987	11,941,410	6,137,579	6,160,555	87,647	-	104,320	191,967
Cash and cash equivalents	2,932,046	-	1,233,178	293,262	1,313,126	6,513	21	85,944	92,479
Total assets (Total of Lines 1 - 19)	357,081,747	7,603,875	127,995,778	21,776,660	203,438,619	1,398,063	254,277	9,822,224	11,474,565
Liabilities									
Insurance provision - Life	182,436,373	-	681,150	-	180,795,455	959,768	-	-	959,768
Insurance provision - Unit Linked	10,060,872	-	-	-	-	7,371	254,005	9,799,496	10,060,872
Shortfall in Life Fund	-	-	-	-	-	-	-	-	-
Insurance provision - Non Life	40,919,057	-	40,919,057	-	-	-	-	-	-
Obligation to Repurchase Securities	1,765,000	-	-	-	1,765,000	-	-	-	-
Deferred Income Taxes	1,535,191	26,385	1,424,534	-	137,042	-	-	-	-
Other Liabilities	20,641,230	986,759	12,500,044	829,102	7,884,592	391,250	272	22,728	414,250
Claims Outstanding	2,725,049	-	173	-	2,724,876	-	-	-	-
Interest bearing borrowings	726,916	-	475,028	1,818	210,434	39,636	-	-	39,636
Subordinated Debt	-	-	-	-	-	-	-	-	-
Provision for retirement benefits	1,321,691	-	721,404	233,546	366,741	-	-	-	-
Total liabilities (Total of Lines 21 - 31)	262,131,379	1,013,144	56,721,390	1,064,467	193,884,141	1,398,025	254,277	9,822,224	11,474,526
Shareholder's equity									
Share capital	20,551,185	100,000	16,218,877	4,432,309	-	-	-	-	-
Capital reserve	7,092,032	-	6,643,926	8,369	439,737	-	-	-	-
Revenue reserves (including AFS Reserves)	67,307,153	6,490,731	48,411,587	16,271,516	9,114,743	39	-	-	39
Total Shareholders' Equity (33 to 35)	94,950,371	6,590,731	71,274,389	20,712,194	9,554,480	39	-	-	39
Total Liabilities and Shareholders' Equity (32+36)	357,081,751	7,603,875	127,995,780	21,776,660	203,438,621	1,398,063	254,277	9,822,224	11,474,564

12. Industry & Company - wise Balance sheets - 31st December 2013

Asian Alliance	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)	
										1
3+10-2	2	3	9	4	5	6	7	8	5+6+7	
Assets										
Government Debt Securities	2,752,618		657,887	-	2,094,731					
Equities	1,656,485		477,334	553,882	625,269					
Investments in Subsidiaries	-		-	-	-					
Investments in Associates	-		-	-	-					
Corporate Debt	909,893		185,106	-	724,787					
Land & Buildings	-		-	-	-					
Bank Deposits	495,986		58,792	-	437,194					
Unit Trusts	417,980		37,000	-	380,981					
Investments in Gold	-		-	-	-					
Reinsurance receivable	86,115		82,284	-	3,831					
Policy Loans	106,049		-	-	106,049					
Mortgage Loans	-		-	-	-					
Premium receivable from policyholders and intermediaries	464,453		418,368	-	46,085					
Intangible Assets	-		-	-	-					
Property Plant and Equipments	158,041		65,221	92,820	-					
Other Loans	1,040		471	569	-					
Deferred tax assets	-		-	-	-					
Other Assets	189,139		84,185	104,954	-					
Cash and cash equivalents	102,228		7,973	94,254	-					
Total assets (Total of Lines 1 - 19)	7,340,028	-	2,074,621	846,479	4,418,928	-	-	-	-	-
Liabilities										
Insurance provision - Life	3,746,464				3,746,464					
Insurance provision - Unit Linked	-									
Shortfall in Life Fund	-									
Insurance provision - Non Life	849,738		849,738							
Obligation to Repurchase Securities	-									
Deferred Income Taxes	-									
Other Liabilities	563,295		231,584		331,711					
Claims Outstanding	133,623				133,623					
Interest bearing borrowings	169,062		71,474		97,588					
Subordinated Debt	-									
Provision for retirement benefits	46,154		25,652	12,939	7,563					
Total liabilities (Total of Lines 21 - 31)	5,508,335	-	1,178,447	12,939	4,316,948	-	-	-	-	-
Shareholder's equity										
Share capital	1,062,500		562,500	500,000	-					
Capital reserve	114,662		11,343	(35)	103,354					
Revenue reserves (including AFS Reserves)	654,530		322,331	333,575	(1,375)					
Total Shareholders' Equity (33 to 35)	1,831,693	-	896,174	833,540	101,979	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	7,340,027	-	2,074,621	846,479	4,418,927	-	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

Aliaz General	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	803,410		803,410						
Equities	-								
Investments in Subsidiaries	-								
Investments in Associates	-								
Corporate Debt	34,055		34,055						
Land & Buildings	-								
Bank Deposits	312,233		312,233						
Unit Trusts	20,000		20,000						
Investments in Gold	-								
Reinsurance receivable	463,164		463,164						
Policy Loans	-								
Mortgage Loans	-								
Premium receivable from policyholders and intermediaries	897,033		897,033						
Intangible Assets	46,884		46,884						
Property Plant and Equipments	63,563		63,563						
Other Loans	-								
Deferred tax assets	8,907		8,907						
Other Assets	60,186		60,186						
Cash and cash equivalents	17,780		17,780						
Total assets (Total of Lines 1 - 19)	2,727,215	-	2,727,215	-	-	-	-	-	
Liabilities									
Insurance provision - Life	-								
Insurance provision - Unit Linked	-								
Shortfall in Life Fund	-								
Insurance provision - Non Life	1,130,653		1,130,653						
Obligation to Repurchase Securities	-								
Deferred Income Taxes	451,752		451,752						
Other Liabilities	261,131		261,131						
Claims Outstanding	-								
Interest bearing borrowings	-								
Subordinated Debt	-								
Provision for retirement benefits	8,169		8,169						
Total liabilities (Total of Lines 21 - 31)	1,851,705	-	1,851,705	-	-	-	-	-	
Shareholder's equity									
Share capital	250,000		250,000						
Capital reserve	-								
Revenue reserves (including AFS Reserves)	625,510		625,510						
Total Shareholders' Equity (33 to 35)	875,510	-	875,510	-	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	2,727,215	-	2,727,215	-	-	-	-	-	

12. Industry & Company - wise Balance sheets - 31st December 2013

Aliaz Life	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
3+10-2								5+6+7	
Assets									
Government Debt Securities	697,630			-	674,041			23,589	23,589
Equities	15,348			-				15,348	15,348
Investments in Subsidiaries	-			-				-	-
Investments in Associates	-			-				-	-
Corporate Debt	23,784			19,497				4,287	4,287
Land & Buildings								-	-
Bank Deposits	195,054			143,530	51,524			-	-
Unit Trusts	20,000			20,000				-	-
Investments in Gold	-			-				-	-
Reinsurance receivable	15,989			-	15,922			66	66
Policy Loans	-			-				-	-
Mortgage Loans	-			-				-	-
Premium receivable from policyholders and intermediaries	7,695			-	5,683			2,012	2,012
Intangible Assets	1,653			1,653				-	-
Property Plant and Equipments	25,637			25,637				-	-
Other Loans	-			-				-	-
Deferred tax assets	-			-				-	-
Other Assets	53,003			51,640				1,363	1,363
Cash and cash equivalents	21,216				21,216			-	-
Total assets (Total of Lines 1 - 19)	1,077,009	-	-	261,957	768,386	-	-	46,665	46,665
Liabilities									
Insurance provision - Life	662,191			-	662,191	-	-	-	-
Insurance provision - Unit Linked	44,587							44,587	44,587
Shortfall in Life Fund	-							-	-
Insurance provision - Non Life	-							-	-
Obligation to Repurchase Securities	-							-	-
Deferred Income Taxes	-							-	-
Other Liabilities	104,955				102,877			2,078	2,078
Claims Outstanding	-							-	-
Interest bearing borrowings	-							-	-
Subordinated Debt	-							-	-
Provision for retirement benefits	3,318				3,318			-	-
Total liabilities (Total of Lines 21 - 31)	815,051	-	-	-	768,386	-	-	46,665	46,665
Shareholder's equity									
Share capital	592,624			592,624					
Capital reserve									
Revenue reserves (including AFS Reserves)	(330,666)			(330,666)					
Total Shareholders' Equity (33 to 35)	261,958	-	-	261,958	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,077,009	-	-	261,958	768,386	-	-	46,665	46,665

12. Industry & Company - wise Balance sheets - 31st December 2013

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

12. Industry & Company - wise Balance sheets - 31st December 2013

Amana Takaful	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)
3+10-2	2	3	9	4	5	6	7	8	
	1	2	3	9	4	5	6	7	8
	3+10-2	2	3	9	4	5	6	7	8
	3+10-2	2	3	9	4	5	6	7	8
Assets									
Government Debt Securities	407,786	-	137,821	70,000	192,366	7,600	-	-	7,600
Equities	131,477	-	64,588	-	43,923	-	22,966	-	22,966
Investments in Subsidiaries	37,125	-	37,125	-	-	-	-	-	-
Investments in Associates	-	-	-	-	-	-	-	-	-
Corporate Debt	115,902	-	54,609	30,000	31,294	-	-	-	-
Land & Buildings	110,050	-	67,437	-	42,613	-	-	-	-
Bank Deposits	748,193	-	285,894	-	192,286	-	270,013	-	270,013
Unit Trusts	161,932	-	116,343	-	45,589	-	-	-	-
Investments in Gold	58,418	-	29,123	-	29,295	-	-	-	-
Reinsurance receivable	118,393	-	118,314	-	54	25	-	-	25
Policy Loans	-	-	-	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	313,146	-	290,978	-	22,167	-	-	-	-
Intangible Assets	25,293	-	25,293	-	-	-	-	-	-
Property Plant and Equipments	91,970	-	91,970	-	-	-	-	-	-
Other Loans	-	-	-	-	-	-	-	-	-
Deferred tax assets	-	-	-	-	-	-	-	-	-
Other Assets	195,870	44,253	229,901	-	7,872	-	2,351	-	2,351
Cash and cash equivalents	133,508	-	37,066	-	9,398	1,991	85,054	-	87,045
Total assets (Total of Lines 1 - 19)	2,649,064	44,253	1,586,462	100,000	616,855	9,616	-	380,384	390,000
Liabilities									
Insurance provision - Life	550,220	-	-	-	550,220	-	-	-	-
Insurance provision - Unit Linked	380,958	-	-	-	-	7,371	373,587	-	380,958
Shortfall in Life Fund	-	-	-	-	-	-	-	-	-
Insurance provision - Non Life	563,135	-	563,135	-	-	-	-	-	-
Obligation to Repurchase Securities	-	-	-	-	-	-	-	-	-
Deferred Income Taxes	-	-	-	-	-	-	-	-	-
Other Liabilities	153,090	44,253	121,665	-	66,636	2,245	6,797	-	9,042
Claims Outstanding	-	-	-	-	-	-	-	-	-
Interest bearing borrowings	-	-	-	-	-	-	-	-	-
Subordinated Debt	-	-	-	-	-	-	-	-	-
Provision for retirement benefits	18,376	-	18,376	-	-	-	-	-	-
Total liabilities (Total of Lines 21 - 31)	1,665,778	44,253	703,176	-	616,855	9,616	-	380,384	390,000
Shareholder's equity									
Share capital	1,250,001	-	1,150,001	100,000	-	-	-	-	-
Capital reserve	30,128	-	30,128	-	-	-	-	-	-
Revenue reserves (including AFS Reserves)	(296,843)	-	(296,843)	-	-	-	-	-	-
Total Shareholders' Equity (33 to 35)	983,286	-	883,286	100,000	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	2,649,064	44,253	1,586,462	100,000	616,855	9,616	-	380,384	390,000

12. Industry & Company - wise Balance sheets - 31st December 2013

AIG	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)	
										1
3+10-2	2	3	9	4	5	6	7	8	5+6+7	
Assets										
Government Debt Securities	555,605		555,605	-						-
Equities	-		-							-
Investments in Subsidiaries	-		-							-
Investments in Associates	-		-							-
Corporate Debt	-		-							-
Land & Buildings	-		-							-
Bank Deposits	50,000		50,000							-
Unit Trusts	-		-							-
Investments in Gold	-		-							-
Reinsurance receivable	252,778		252,778							-
Policy Loans	-		-							-
Mortgage Loans	-		-							-
Premium receivable from policyholders and intermediaries	203,835		203,835							-
Intangible Assets	29		29							-
Property Plant and Equipments	9,350		9,350							-
Other Loans	-		-							-
Deferred tax assets	-		-							-
Other Assets	118,947		118,947							-
Cash and cash equivalents	35,456		35,456							-
Total assets (Total of Lines 1 - 19)	1,226,001	-	1,226,001	-	-	-	-	-	-	-
Liabilities										
Insurance provision - Life	-		-	-						-
Insurance provision - Unit Linked	-		-	-						-
Shortfall in Life Fund	-		-							-
Insurance provision - Non Life	675,514		675,514	-						-
Obligation to Repurchase Securities	-		-	-						-
Deferred Income Taxes	-		-							-
Other Liabilities	260,906		260,906	-						-
Claims Outstanding	-		-	-						-
Interest bearing borrowings	-		-	-						-
Subordinated Debt	-		-	-						-
Provision for retirement benefits	12,123		12,123	-						-
Total liabilities (Total of Lines 21 - 31)	948,542	-	948,542	-	-	-	-	-	-	-
Shareholder's equity										
Share capital	536,265		536,265							-
Capital reserve	-		-							-
Revenue reserves (including AFS Reserves)	(258,807)		(258,807)							-
Total Shareholders' Equity (33 to 35)	277,458	-	277,458	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,226,001	-	1,226,001	-	-	-	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

Continental	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	205,748	-	205,748	-	-	-	-	-	-
Equities	26,327	-	26,327	-	-	-	-	-	-
Investments in Subsidiaries	-	-	-	-	-	-	-	-	-
Investments in Associates	-	-	-	-	-	-	-	-	-
Corporate Debt	124,308	-	124,308	-	-	-	-	-	-
Land & Buildings	-	-	-	-	-	-	-	-	-
Bank Deposits	212,377	-	212,377	-	-	-	-	-	-
Unit Trusts	258,772	-	258,772	-	-	-	-	-	-
Investments in Gold	-	-	-	-	-	-	-	-	-
Reinsurance receivable	69,904	-	69,904	-	-	-	-	-	-
Policy Loans	-	-	-	-	-	-	-	-	-
Mortgage Loans	-	-	-	-	-	-	-	-	-
Premium receivable from policyholders and intermediaries	297,931	-	297,931	-	-	-	-	-	-
Intangible Assets	17,574	-	17,574	-	-	-	-	-	-
Property Plant and Equipments	52,229	-	52,229	-	-	-	-	-	-
Other Loans	-	-	-	-	-	-	-	-	-
Deferred tax assets	16,593	-	16,593	-	-	-	-	-	-
Other Assets	68,419	-	68,419	-	-	-	-	-	-
Cash and cash equivalents	64,966	-	64,966	-	-	-	-	-	-
Total assets (Total of Lines 1 - 19)	1,415,146	-	1,415,146	-	-	-	-	-	-
Liabilities									
Insurance provision - Life	-	-	-	-	-	-	-	-	-
Insurance provision - Unit Linked	-	-	-	-	-	-	-	-	-
Shortfall in Life Fund	-	-	-	-	-	-	-	-	-
Insurance provision - Non Life	648,890	-	648,890	-	-	-	-	-	-
Obligation to Repurchase Securities	-	-	-	-	-	-	-	-	-
Deferred Income Taxes	-	-	-	-	-	-	-	-	-
Other Liabilities	196,262	-	196,262	-	-	-	-	-	-
Claims Outstanding	-	-	-	-	-	-	-	-	-
Interest bearing borrowings	-	-	-	-	-	-	-	-	-
Subordinated Debt	-	-	-	-	-	-	-	-	-
Provision for retirement benefits	2,718	-	2,718	-	-	-	-	-	-
Total liabilities (Total of Lines 21 - 31)	847,871	-	847,871	-	-	-	-	-	-
Shareholder's equity									
Share capital	500,000	-	500,000	-	-	-	-	-	-
Capital reserve	-	-	-	-	-	-	-	-	-
Revenue reserves (including AFS Reserves)	67,276	-	67,276	-	-	-	-	-	-
Total Shareholders' Equity (33 to 35)	567,276	-	567,276	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,415,146	-	1,415,146	-	-	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

Cooperative	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	1,126,101	-	695,316	-	430,786				
Equities	11,965	-	11,965	-	-				
Investments in Subsidiaries	-	-	-	-	-				
Investments in Associates	-	-	-	-	-				
Corporate Debt	246,663	-	153,375	24,716	68,573				
Land & Buildings	301,881	-	283,139	-	18,742				
Bank Deposits	836,373	-	498,438	121,954	215,981				
Unit Trusts	-	-	-	-	-				
Investments in Gold	-	-	-	-	-				
Reinsurance receivable	30,974	-	20,872	-	10,102				
Policy Loans	7,965	-	-	-	7,965				
Mortgage Loans	-	-	-	-	-				
Premium receivable from policyholders and intermediaries	204,373	-	189,818	-	14,555				
Intangible Assets	866	-	298	-	567				
Property Plant and Equipments	147,174	-	97,210	-	49,963				
Other Loans	-	-	-	-	-				
Deferred tax assets	-	-	-	-	-				
Other Assets	60,673	10,720	53,858	-	17,535				
Cash and cash equivalents	18,275	-	14,446	-	3,829				
Total assets (Total of Lines 1 - 19)	2,993,284	10,720	2,018,736	146,670	838,598	-	-	-	-
Liabilities									
Insurance provision - Life	729,855	-	-	-	729,855				
Insurance provision - Unit Linked	-	-	-	-	-				
Shortfall in Life Fund	-	-	-	-	-				
Insurance provision - Non Life	866,029	-	866,029	-	-				
Obligation to Repurchase Securities	-	-	-	-	-				
Deferred Income Taxes	-	-	-	-	-				
Other Liabilities	309,986	10,720	210,824	6,128	103,754				
Claims Outstanding	-	-	-	-	-				
Interest bearing borrowings	164,340	-	164,340	-	-				
Subordinated Debt	-	-	-	-	-				
Provision for retirement benefits	23,825	-	22,192	-	1,634				
Total liabilities (Total of Lines 21 - 31)	2,094,035	10,720	1,263,384	6,128	835,243	-	-	-	-
Shareholder's equity									
Share capital	632,020	-	532,020	100,000	-				
Capital reserve	3,355	-	-	-	3,355				
Revenue reserves (including AFS Reserves)	263,874	-	223,332	40,542	-				
Total Shareholders' Equity (33 to 35)	899,249	-	755,352	140,542	3,355	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	2,993,284	10,720	2,018,736	146,670	838,598	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

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

12. Industry & Company - wise Balance sheets - 31st December 2013

Janashakthi	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2								5+6+7
Assets									
Government Debt Securities	4,765,902		1,390,087		3,375,816				
Equities	122,340		122,340		-				
Investments in Subsidiaries	-		-		-				
Investments in Associates	-		-		-				
Corporate Debt	3,660,422		1,836,158		1,824,265				
Land & Buildings	235,428		212,828		22,600				
Bank Deposits	2,309,258		1,166,626		1,142,632				
Unit Trusts	1,546,368		1,003,119		543,249				
Investments in Gold	-		0		-				
Reinsurance receivable	582,717		574,042		8,675				
Policy Loans	366,240		258,464		107,777				
Mortgage Loans	342,115		342,115		-				
Premium receivable from policyholders and intermediaries	1,431,133		1,400,022		31,111				
Intangible Assets	38,623		38,623		-				
Property Plant and Equipments	1,489,340		1,306,713		182,627				
Other Loans	-		-		-				
Deferred tax assets	102,345		102,345		-				
Other Assets	986,387		859,760		126,626				
Cash and cash equivalents	267,544		79,413		188,131				
Total assets (Total of Lines 1 - 19)	18,246,163	-	10,692,654	-	7,553,509	-	-	-	-
Liabilities									
Insurance provision - Life	7,017,679		-		7,017,679				
Insurance provision - Unit Linked	-		-		-				
Shortfall in Life Fund	-		-		-				
Insurance provision - Non Life	4,862,837		4,862,837		-				
Obligation to Repurchase Securities	-		-		-				
Deferred Income Taxes	-		-		-				
Other Liabilities	1,758,862		1,324,026		434,836				
Claims Outstanding	-		-		-				
Interest bearing borrowings	336,243		235,249		100,994				
Subordinated Debt	-		-		-				
Provision for retirement benefits	242,051		242,051		-				
Total liabilities (Total of Lines 21 - 31)	14,217,672	-	6,664,163	-	7,553,509	-	-	-	-
Shareholder's equity									
Share capital	1,496,000		1,496,000		-				
Capital reserve	-		-		-				
Revenue reserves (including AFS Reserves)	2,532,491		2,532,491		-				
Total Shareholders' Equity (33 to 35)	4,028,491	-	4,028,491	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	18,246,163	-	10,692,654	-	7,553,509	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

LTC	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)	
										1
3+10-2	2	3	9	4	5	6	7	8	5+6+7	
Assets										
Government Debt Securities	1,033,539			250,757	782,782					
Equities	193,235			193,235	-					
Investments in Subsidiaries	-			-	-					
Investments in Associates	-			-	-					
Corporate Debt	132,101			126,094	6,007					
Land & Buildings	-			-	-					
Bank Deposits	42,869			-	42,869					
Unit Trusts	35,876			-	35,876					
Investments in Gold	-			-	-					
Reinsurance receivable	-			-	-					
Policy Loans	114,474			-	114,474					
Mortgage Loans	-			-	-					
Premium receivable from policyholders and intermediaries	7,343			-	7,343					
Intangible Assets	219			219	-					
Property Plant and Equipments	38,088			23,824	14,264					
Other Loans	-			-	-					
Deferred tax assets	-			-	-					
Other Assets	63,297			-	63,297					
Cash and cash equivalents	7,476			342	7,134					
Total assets (Total of Lines 1 - 19)	1,668,517	-	-	594,471	1,074,046	-	-	-	-	
Liabilities										
Insurance provision - Life	919,426			-	919,426					
Insurance provision - Unit Linked	-			-	-					
Shortfall in Life Fund	-			-	-					
Insurance provision - Non Life	-			-	-					
Obligation to Repurchase Securities	-			-	-					
Deferred Income Taxes	-			-	-					
Other Liabilities	113,115			-	113,115					
Claims Outstanding	-			-	-					
Interest bearing borrowings	-			-	-					
Subordinated Debt	-			-	-					
Provision for retirement benefits	3,906			-	3,906					
Total liabilities (Total of Lines 21 - 31)	1,036,447	-	-	-	1,036,447	-	-	-	-	
Shareholder's equity										
Share capital	500,000			500,000						
Capital reserve	-			-	-					
Revenue reserves (including AFS Reserves)	132,071			94,471	37,600					
Total Shareholders' Equity (33 to 35)	632,071	-	-	594,471	37,600	-	-	-	-	
Total Liabilities and Shareholders' Equity (32+36)	1,668,518	-	-	594,471	1,074,047	-	-	-	-	

12. Industry & Company - wise Balance sheets - 31st December 2013

LOLC	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	1,838,809	-	1,504,041	80,000	254,768				-
Equities	-	-	-	-	-				-
Investments in Subsidiaries	-	-	-	-	-				-
Investments in Associates	-	-	-	-	-				-
Corporate Debt	-	-	-	-	-				-
Land & Buildings	-	-	-	-	-				-
Bank Deposits	-	-	-	-	-				-
Unit Trusts	-	-	-	-	-				-
Investments in Gold	-	-	-	-	-				-
Reinsurance receivable	22,304	-	21,669	-	635				-
Policy Loans	-	-	-	-	-				-
Mortgage Loans	-	-	-	-	-				-
Premium receivable from policyholders and intermediaries	289,109	-	287,304	-	1,804				-
Intangible Assets	68,099	-	41,907	26,192	-				-
Property Plant and Equipments	36,539	-	19,384	17,155	-				-
Other Loans	-	-	-	-	-				-
Deferred tax assets	3,811	-	3,811	-	-				-
Other Assets	53,360	6,398	33,630	5,486	20,641				-
Cash and cash equivalents	17,274	-	3,445	478	13,351				-
Total assets (Total of Lines 1 - 19)	2,329,304	6,398	1,915,191	129,312	291,199	-	-	-	-
Liabilities									
Insurance provision - Life	251,522	-	-	-	251,522				-
Insurance provision - Unit Linked	-	-	-	-	-				-
Shortfall in Life Fund	-	-	-	-	-				-
Insurance provision - Non Life	1,085,099	-	1,085,099	-	-				-
Obligation to Repurchase Securities	-	-	-	-	-				-
Deferred Income Taxes	-	-	-	-	-				-
Other Liabilities	275,570	6,398	245,231	-	36,736				-
Claims Outstanding	1,714	-	-	-	1,714				-
Interest bearing borrowings	-	-	-	-	-				-
Subordinated Debt	-	-	-	-	-				-
Provision for retirement benefits	6,946	-	5,720	-	1,226				-
Total liabilities (Total of Lines 21 - 31)	1,620,851	6,398	1,336,050	-	291,199	-	-	-	-
Shareholder's equity									
Share capital	650,000	-	500,000	150,000	-				-
Capital reserve	-	-	-	-	-				-
Revenue reserves (including AFS Reserves)	58,452	-	79,140	(20,688)	-				-
Total Shareholders' Equity (33 to 35)	708,452	-	579,140	129,312	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	2,329,304	6,398	1,915,191	129,312	291,199	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

MBSL	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	642,645		467,506	-	175,139				-
Equities	11,531		11,531	-	-				-
Investments in Subsidiaries	-		-	-	-				-
Investments in Associates	-		-	-	-				-
Corporate Debt	168,179		144,890	5,000	18,289				-
Land & Buildings	-		-	-	-				-
Bank Deposits	159,044		109,859	17,000	32,185				-
Unit Trusts	7,088		5,329	-	1,759				-
Investments in Gold	-		-	-	-				-
Reinsurance receivable	77,594		74,066	-	3,528				-
Policy Loans	2,891		-	-	2,891				-
Mortgage Loans	-		-	-	-				-
Premium receivable from policyholders and intermediaries	254,850		238,638	-	16,212				-
Intangible Assets	-		-	-	-				-
Property Plant and Equipments	116,721		116,210	-	511				-
Other Loans	-		-	-	-				-
Deferred tax assets	-		-	-	-				-
Other Assets	125,504		121,699	-	3,806				-
Cash and cash equivalents	13,788		10,657	-	3,131				-
Total assets (Total of Lines 1 - 19)	1,579,834	-	1,300,384	22,000	257,450	-	-	-	-
Liabilities									
Insurance provision - Life	897,849		681,150	-	216,699				-
Insurance provision - Unit Linked	-		-	-	-				-
Shortfall in Life Fund	-		-	-	-				-
Insurance provision - Non Life	-		-	-	-				-
Obligation to Repurchase Securities	-		-	-	-				-
Deferred Income Taxes	-		-	-	-				-
Other Liabilities	327,811		291,243	-	36,568				-
Claims Outstanding	-		-	-	-				-
Interest bearing borrowings	-		-	-	-				-
Subordinated Debt	-		-	-	-				-
Provision for retirement benefits	14,775		10,591	-	4,184				-
Total liabilities (Total of Lines 21 - 31)	1,240,434	-	982,984	-	257,450	-	-	-	-
Shareholder's equity									
Share capital	880,724		858,724	22,000	-				-
Capital reserve	1,961		1,961	-	-				-
Revenue reserves (including AFS Reserves)	(543,286)		(543,286)	-	-				-
Total Shareholders' Equity (33 to 35)	339,399	-	317,399	22,000	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,579,834	-	1,300,383	22,000	257,450	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

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

12. Industry & Company - wise Balance sheets - 31st December 2013

SLIC	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)
3+10-2	2	3	9	4	5	6	7	8	
									5+6+7
Assets									
Government Debt Securities	43,905,868		10,060,302	654,872	33,190,695				
Equities	30,879,860		10,737,032	2,919,502	17,223,325				
Investments in Subsidiaries	17,585,904	107,503	16,235,493	1,136,150	321,764				
Investments in Associates	-		-	-	-				
Corporate Debt	8,224,795		411,669	208,578	7,604,548				
Land & Buildings	7,641,413		7,585,444	55,969	-				
Bank Deposits	23,078,749		5,905,101	338,917	16,834,732				
Unit Trusts	1,426,408		217,305	-	1,209,103				
Investments in Gold	-		-	-	-				
Reinsurance receivable	1,446,243		1,406,265	-	39,978				
Policy Loans	1,485,006		-	-	1,485,006				
Mortgage Loans	-		-	-	-				
Premium receivable from policyholders and intermediaries	3,030,141		2,702,387	-	327,754				
Intangible Assets	120,041		120,041	-	-				
Property Plant and Equipments	1,195,127		1,195,127	-	-				
Other Loans	828,183		-	-	828,183				
Deferred tax assets	-		-	-	-				
Other Assets	2,181,854	275,610	762,217	1,275,611	419,636				
Cash and cash equivalents	280,139		157,763	88,472	33,904				
Total assets (Total of Lines 1 - 19)	143,309,731	383,113	57,496,147	6,678,070	79,518,628	-	-	-	-
Liabilities									
Insurance provision - Life	66,511,606			-	66,511,606				
Insurance provision - Unit Linked	-			-	-				
Shortfall in Life Fund	-			-	-				
Insurance provision - Non Life	13,042,060		13,042,060	-	-				
Obligation to Repurchase Securities	-			-	-				
Deferred Income Taxes	935,656		935,656	-	-				
Other Liabilities	6,614,656	275,610	4,367,163	486,760	2,036,343				
Claims Outstanding	2,567,452		-	-	2,567,452				
Interest bearing borrowings	-			-	-				
Subordinated Debt	-			-	-				
Provision for retirement benefits	463,116		241,626	-	221,490				
Total liabilities (Total of Lines 21 - 31)	90,134,547	275,610	18,586,505	486,760	71,336,892	-	-	-	-
Shareholder's equity									
Share capital	6,000,000	-	6,000,000	-	-				
Capital reserve	5,411,866	-	5,370,974	40,892	-				
Revenue reserves (including AFS Reserves)	41,763,318	107,503	27,538,667	6,150,418	8,181,736				
Total Shareholders' Equity (33 to 35)	53,175,185	107,503	38,909,641	6,191,310	8,181,736	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	143,309,731	383,113	57,496,146	6,678,070	79,518,628	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

Sanasa	Long-term Insurance Business								
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business			Total - Unit Linked Business (Rs.'000)
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	
						5	6	7	
1	2	3	9	4	5	6	7	8	
	3+10-2							5+6+7	
Assets									
Government Debt Securities	284,635		44,732	-	239,903				
Equities	113,456		64,117	10,722	38,617				
Investments in Subsidiaries	-		-	-	-				
Investments in Associates	-		-	-	-				
Corporate Debt	403,885		149,810	75,843	178,232				
Land & Buildings	42,359		9,359	4,500	28,500				
Bank Deposits	112,156		34,884	5,791	71,481				
Unit Trusts	5,165		-	-	5,165				
Investments in Gold	-		-	-	-				
Reinsurance receivable	11,363		5,199	6,164	-				
Policy Loans	10,642		-	-	10,642				
Mortgage Loans	-		-	-	-				
Premium receivable from policyholders and intermediaries	8,575		8,575	-	-				
Intangible Assets	32,725		32,715	10	-				
Property Plant and Equipments	58,286		57,446	840	-				
Other Loans	-		-	-	-				
Deferred tax assets	-		-	-	-				
Other Assets	81,506		56,712	24,794	-				
Cash and cash equivalents	25,644		17,796	7,848	-				
Total assets (Total of Lines 1 - 19)	1,190,397	-	481,345	136,512	572,540	-	-	-	-
Liabilities									
Insurance provision - Life	533,646		-	-	533,646				
Insurance provision - Unit Linked	-		-	-	-				
Shortfall in Life Fund	-		-	-	-				
Insurance provision - Non Life	132,362		132,362	-	-				
Obligation to Repurchase Securities	-		-	-	-				
Deferred Income Taxes	-		-	-	-				
Other Liabilities	80,635		47,400	8,873	24,362				
Claims Outstanding	14,532		-	-	14,532				
Interest bearing borrowings	-		-	-	-				
Subordinated Debt	-		-	-	-				
Provision for retirement benefits	12,512		7,311	5,201	-				
Total liabilities (Total of Lines 21 - 31)	773,687	-	187,073	14,074	572,540	-	-	-	-
Shareholder's equity									
Share capital	352,922		231,989	120,933	-				
Capital reserve	-		-	-	-				
Revenue reserves (including AFS Reserves)	63,789		62,283	1,506	-				
Total Shareholders' Equity (33 to 35)	416,711	-	294,272	122,439	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	1,190,398	-	481,345	136,513	572,540	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

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

12. Industry & Company - wise Balance sheets - 31st December 2013

Orient	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)	
										1
3+10-2	2	3	9	4	5	6	7	8	5+6+7	
Assets										
Government Debt Securities	263,765		263,765							
Equities	-		-							
Investments in Subsidiaries	-		-							
Investments in Associates	-		-							
Corporate Debt	-		-							
Land & Buildings	-		-							
Bank Deposits	458,000		458,000							
Unit Trusts	-		-							
Investments in Gold	-		-							
Reinsurance receivable	19,105		19,105							
Policy Loans	-		-							
Mortgage Loans	-		-							
Premium receivable from policyholders and intermediaries	86,092		86,092							
Intangible Assets	13,485		13,485							
Property Plant and Equipments	14,363		14,363							
Other Loans	-		-							
Deferred tax assets	437		437							
Other Assets	68,373		68,373							
Cash and cash equivalents	1,406		1,406							
Total assets (Total of Lines 1 - 19)	925,027	-	925,027	-	-	-	-	-	-	-
Liabilities										
Insurance provision - Life	-		-							
Insurance provision - Unit Linked	-		-							
Shortfall in Life Fund	-		-							
Insurance provision - Non Life	167,014		167,014							
Obligation to Repurchase Securities	-		-							
Deferred Income Taxes	-		-							
Other Liabilities	74,884		74,884							
Claims Outstanding	-		-							
Interest bearing borrowings	-		-							
Subordinated Debt	-		-							
Provision for retirement benefits	2,799		2,799							
Total liabilities (Total of Lines 21 - 31)	244,697	-	244,697	-	-	-	-	-	-	-
Shareholder's equity										
Share capital	750,000		750,000							
Capital reserve	-		-							
Revenue reserves (including AFS Reserves)	(69,670)		(69,670)							
Total Shareholders' Equity (33 to 35)	680,330	-	680,330	-	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	925,027	-	925,027	-	-	-	-	-	-	-

12. Industry & Company - wise Balance sheets - 31st December 2013

Arpico	Long-term Insurance Business									
	Company (Rs.'000)	Inter Segment elimination* (Rs.'000)	General Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Insurance Provision Life (Rs.'000)	Unit Linked Business				
						Non Unit Account (Rs.'000)	Unit Account Guaranteed (Rs.'000)	Unit Account - Non Guaranteed (Rs.'000)	Total - Unit Linked Business (Rs.'000)	
										1
3+10-2	2	3	9	4	5	6	7	8	5+6+7	
Assets										
Government Debt Securities	164,487			-	164,487					
Equities	-			-	-					
Investments in Subsidiaries	-			-	-					
Investments in Associates	-			-	-					
Corporate Debt	393,870			377,304	16,566					
Land & Buildings	-			-	-					
Bank Deposits	-			-	-					
Unit Trusts	-			-	-					
Investments in Gold	-			-	-					
Reinsurance receivable	5,381			-	5,381					
Policy Loans	17,755			-	17,755					
Mortgage Loans	-			-	-					
Premium receivable from policyholders and intermediaries	4,045			-	4,045					
Intangible Assets	-			-	-					
Property Plant and Equipments	11,271			11,271	-					
Other Loans	-			-	-					
Deferred tax assets	-			-	-					
Other Assets	50,237			43,201	7,037					
Cash and cash equivalents	76,521			73,930	2,591					
Total assets (Total of Lines 1 - 19)	723,567	-	-	505,705	217,861	-	-	-	-	-
Liabilities										
Insurance provision - Life	168,378			-	168,378					
Insurance provision - Unit Linked	-			-	-					
Shortfall in Life Fund	-			-	-					
Insurance provision - Non Life	-			-	-					
Obligation to Repurchase Securities	-			-	-					
Deferred Income Taxes	-			-	-					
Other Liabilities	47,838			6,200	41,638					
Claims Outstanding	7,555			-	7,555					
Interest bearing borrowings	1,818			1,818	-					
Subordinated Debt	-			-	-					
Provision for retirement benefits	1,069			779	290					
Total liabilities (Total of Lines 21 - 31)	226,658	-	-	8,797	217,861	-	-	-	-	-
Shareholder's equity										
Share capital	563,000			563,000						
Capital reserve	(66,092)			(66,092)						
Revenue reserves (including AFS Reserves)	-			-	-					
Total Shareholders' Equity (33 to 35)	496,908	-	-	496,908	-	-	-	-	-	-
Total Liabilities and Shareholders' Equity (32+36)	723,566	-	-	505,705	217,861	-	-	-	-	-

13. Income Statement - Long Term Insurance Business - 2014 & 2013

Industry	2014				2,013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)		Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	
Gross Written Premiums	44,610,416	-	44,610,416		41,675,880	-	41,675,880	
					(506,465)	506,465	-	
Less: Premiums ceded to Reinsurers	(1,283,195)	-	(1,283,195)		(1,351,043)	(44,190)	(1,395,233)	
Net Written Premiums (2-3)	43,032,448	-	43,032,448		39,623,099	462,275	40,085,375	
Net change in Reserves for Unearned Premiums	(291,115)	-	(291,115)		(290,134)	-	(290,134)	
Net Earned Premiums	42,741,333	-	42,741,333		39,332,966	462,275	39,795,241	
Benefits and Losses	-	-	-		-	-	-	
Increase in Insurance Provision-Life	(24,862,199)	-	(24,862,199)		(20,841,264)	-	(20,841,264)	
Life Insurance Benefits - 7.1	(19,852,661)	-	(19,852,661)		(17,526,482)	(23,316)	(17,549,798)	
Underwriting and Net Acquisition Costs	(6,665,610)	-	(6,665,610)		(5,891,804)	(167,785)	(6,059,589)	
Other Insurance related costs	(286,487)	-	(286,487)		(229,417)	(2,346)	(231,763)	
.....	(666,456)	-	(666,456)		(661,891)	-	(661,891)	
.....	-	-	-		-	-	-	
Underwriting Results (Lines 6 minus Lines 7 to 13)	(9,597,885)	5,805	(9,592,079)		(5,820,206)	271,143	(5,549,063)	
Other Revenue	-	-	-		-	-	-	
Fees & Commission Income	398,689	223	398,912		135,900	24	135,925	
Income from Investments - 7.2	25,907,110	1,507,140	27,414,249		21,324,213	1,288,926	22,613,138	
Other Income	657,970	72,874	730,843		1,404,867	87,569	1,492,436	
Expenses								
Other operating, investment related and admin expenses	(13,964,831)	(431,904)	(14,396,734)		(11,868,188)	(792,003)	(12,660,190)	
Amortisation of Goodwill and Intangible Assets	(6,326)	(2,411)	(8,737)		-	(5,047)	(5,047)	
Profit from Operations (14 to 17 minus 18 and 19)	3,394,743	848,505	4,546,469		5,176,586	850,612	6,027,200	
Interest expense	(34,190)	(20,674)	(54,864)		39	(21,000)	(20,961)	
Profit before taxation (20-21)	3,360,554	1,131,054	4,491,605		5,176,625	829,612	6,006,238	
Tax	(1,101,697)	(437,187)	(1,538,884)		(1,207,704)	(22,290)	(1,229,994)	
Profit before taxation (22-23)	2,258,856	693,867	2,952,721		3,968,921	807,323	4,776,244	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

Asian Alliance	2014				2,013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)		Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)	
Gross Written Premiums	3,048,148	-	3,048,148		2,520,283	-	2,520,283	
Less: Premiums ceded to Reinsurers	(231,555)	-	(231,555)		(381,617)	-	(381,617)	
Net Written Premiums (2-3)	2,816,593	-	2,816,593		2,138,666	-	2,138,666	
Net change in Reserves for Unearned Premiums	-	-	-		-	-	-	
Net Earned Premiums	2,816,593	-	2,816,593		2,138,666	-	2,138,666	
	-	-	-		-	-	-	
Benefits and Losses	-	-	-		-	-	-	
Increase in Insurance Provision-Life	(1,253,098)	-	(1,253,098)		(842,119)	-	(842,119)	
Life Insurance Benefits - 7.1	(312,491)	-	(312,491)		(214,101)	-	(214,101)	
Underwriting and Net Acquisition Costs	(714,531)	-	(714,531)		(603,628)	-	(603,628)	
Other Insurance related costs	-	-	-		-	-	-	
.....	-	-	-		-	-	-	
.....	-	-	-		-	-	-	
Underwriting Results (Lines 6 minus Lines 7 to 13)	536,473	-	536,473		478,818	-	478,818	
	-	-	-		-	-	-	
Other Revenue	-	-	-		-	-	-	
Fees & Commission Income	-	-	-		-	-	-	
Income from Investments - 7.2	991,859	475,662	1,467,521		571,571	137,400	708,971	
Other Income	9,801	-	9,801		298	-	298	
	-	-	-		-	-	-	
Expenses	-	-	-		-	-	-	
Other operating, investment related and admin expenses	(982,758)	(172,439)	(1,155,197)		(747,679)	-	(747,679)	
Amortisation of Goodwill and Intangible Assets	-	-	-		-	-	-	
Profit from Operations (14 to 17 minus 18 and 19)	555,375	303,223	858,598		303,008	137,400	440,408	
Interest expense	(18,499)	-	(18,499)		(6,834)	-	(6,834)	
Profit before taxation (20-21)	536,876	303,223	840,099		296,174	137,400	433,574	
Tax	-	-	-		-	-	-	
Profit before taxation (22-23)	536,876	303,223	840,099		296,174	137,400	433,574	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

	Arpico	2014				2013			
		Long Term Insurance Business				Long Term Insurance Business			
		Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)		Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)	
Gross Written Premiums		299,040		299,040	206,494		206,494		206,494
Less: Premiums ceded to Reinsurers		(16,375)		(16,375)	(12,594)		(12,594)		(12,594)
Net Written Premiums (2-3)		282,665	-	282,665	193,901	-	193,901		193,901
Net change in Reserves for Unearned Premiums				-			-		-
Net Earned Premiums		282,665	-	282,665	193,901	-	193,901		193,901
Benefits and Losses									
Increase in Insurance Provision-Life		(94,428)		(94,428)	(110,544)		(110,544)		(110,544)
Life Insurance Benefits - 7.1		(40,116)		(40,116)	(30,119)		(30,119)		(30,119)
Underwriting and Net Acquisition Costs		(121,778)		(121,778)	(90,786)		(90,786)		(90,786)
Other Insurance related costs				-			-		-
.....				-			-		-
.....				-			-		-
Underwriting Results (Lines 6 minus Lines 7 to 13)		26,343	-	26,343	(37,548)	-	(37,548)		(37,548)
Other Revenue									
Fees & Commission Income		2,988		2,988	2,130	24	2,154		2,154
Income from Investments - 7.2		37,252	36,051	73,303	13,702	72,146	85,849		85,849
Other Income		2,092	31	2,122	1,329	1,185	2,514		2,514
		16		16					
Expenses									
Other operating, investment related and admin expenses		(88,013)	(14,041)	(102,053)	(168)	(86,146)	(86,314)		(86,314)
Amortisation of Goodwill and Intangible Assets				-			-		-
Profit from Operations (14 to 17 minus 18 and 19)		(19,322)	22,041	2,719	(20,555)	(12,791)	(33,346)		(33,346)
Interest expense		19,322	(19,322)	-	20,555	(20,555)	-		-
Profit before taxation (20-21)		-	2,719	2,719	-	(33,346)	(33,346)		(33,346)
Tax				-			-		-
Profit before taxation (22-23)		-	2,719	2,719	-	(33,346)	(33,346)		(33,346)

13. Income Statement - Long Term Insurance Business - 2014 & 2013

Allianz Life	2014						2,013	
	Long Term Insurance Business			Long Term Insurance Business			Long Term Insurance Business	
	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)
Gross Written Premiums	838,326		838,326	828,790		828,790		
Allocation and Risk Premium charges*				(506,465)	506,465	-		
Less: Premiums ceded to Reinsurers	(55,308)		(55,308)		(44,190)	(44,190)		
Net Written Premiums (2-3)	783,018	-	783,018	322,325	462,275	784,600		
Net change in Reserves for Unearned Premiums				-	-	-		
Net Earned Premiums	783,018	-	783,018	322,325	462,275	784,600		
Benefits and Losses								
Increase in Insurance Provision-Life	(392,064)		(392,064)	(337,379)		(337,379)		
Life Insurance Benefits - 7.1	(42,023)		(42,023)	-	(23,316)	(23,316)		
Underwriting and Net Acquisition Costs	(150,648)		(150,648)	-	(167,785)	(167,785)		
Other Insurance related costs	(4,712)		(4,712)	-	(2,346)	(2,346)		
.....				-		-		
.....				-		-		
Underwriting Results (Lines 6 minus Lines 7 to 13)	193,571	-	193,571	(15,054)	268,828	253,774		
Other Revenue								
Fees & Commission Income				-		-		
Income from Investments - 7.2	91,078	13,913	104,991	33,241	45,690	78,931		
Other Income	2,816		2,816			-		
Expenses								
Other operating, investment related and admin expenses	(424,718)		(424,718)	(18,187)	(354,508)	(372,695)		
Amortisation of Goodwill and Intangible Assets				-		-		
Profit from Operations (14 to 17 minus 18 and 19)	(137,252)	13,913	(123,339)	-	(39,990)	(39,990)		
Interest expense				-	-	-		
Profit before taxation (20-21)	(137,252)	13,913	(123,339)	-	(39,990)	(39,990)		
Tax				-	-	-		
Profit before taxation (22-23)	(137,252)	13,913	(123,339)	-	(39,990)	(39,990)		

13. Income Statement - Long Term Insurance Business - 2014 & 2013

AIA	2014						2,013	
	Long Term Insurance Business			Long Term Insurance Business			Long Term Insurance Business	
	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs. '000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs. '000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)
Gross Written Premiums	7,266,574		7,266,574	6,863,047		6,863,047		6,863,047
Less: Premiums ceded to Reinsurers	(204,627)		(204,627)	(253,494)		(253,494)		(253,494)
Net Written Premiums (2-3)	7,061,946	-	7,061,946	6,609,553	-	6,609,553		6,609,553
Net change in Reserves for Unearned Premiums	(287,113)		(287,113)	(296,444)		(296,444)		(296,444)
Net Earned Premiums	6,774,833	-	6,774,833	6,313,109	-	6,313,109		6,313,109
Benefits and Losses								
Increase in Insurance Provision-Life	(483,027)		(483,027)	(753,963)		(753,963)		(753,963)
Life Insurance Benefits - 7.1	(6,747,851)	-	(6,747,851)	(5,652,349)		(5,652,349)		(5,652,349)
Underwriting and Net Acquisition Costs	(941,563)		(941,563)	(815,996)		(815,996)		(815,996)
Other Insurance related costs			-			-		-
.....			-			-		-
.....			-			-		-
Underwriting Results (Lines 6 minus Lines 7 to 13)	(1,397,609)	-	(1,397,609)	(909,199)	-	(909,199)		(909,199)
Other Revenue								
Fees & Commission Income	279,131		279,131					-
Income from Investments - 7.2	4,221,787	161,606	4,383,392	3,808,401	198,636	4,007,037		
Other Income	336,345	28,025	364,370	354,954	19,727	374,681		
Expenses								
Other operating, investment related and admin expenses	(3,137,341)	(19,754)	(3,157,095)	(2,717,691)	(278,911)	(2,996,602)		
Amortisation of Goodwill and Intangible Assets			-			-		-
Profit from Operations (14 to 17 minus 18 and 19)	302,312	169,877	472,189	536,465	(60,548)	475,917		
Interest expense			-			-		-
Profit before taxation (20-21)	302,312	169,877	472,189	536,465	(60,548)	475,917		
Tax	(202,312)	(7,744)	(210,056)	(336,465)	43,450	(293,015)		
Profit before taxation (22-23)	100,000	162,133	262,133	200,000	(17,098)	182,902		

13. Income Statement - Long Term Insurance Business - 2014 & 2013

Amana Takaful	2014				2,013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total	(Rs.'000)	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total	(Rs.'000)
Gross Written Premiums	679,029		679,029		542,986		542,986	
Less: Premiums ceded to Reinsurers	(9,778)		(9,778)		(11,334)		(11,334)	
Net Written Premiums (2-3)	669,251	-	669,251		531,653		531,653	
Net change in Reserves for Unearned Premiums	(4,001)		(4,001)		6,310		6,310	
Net Earned Premiums	665,249	-	665,249		537,963	-	537,963	
Benefits and Losses								
Increase in Insurance Provision-Life	(345,707)		(345,707)		(221,141)		(221,141)	
Life Insurance Benefits - 7.1	(161,238)		(161,238)		(179,545)		(179,545)	
Underwriting and Net Acquisition Costs	(73,711)		(73,711)		(47,741)		(47,741)	
Other Insurance related costs			-				-	
.....			-				-	
.....			-				-	
Underwriting Results (Lines 6 minus Lines 7 to 13)	84,593	-	84,593		89,536	-	89,536	
Other Revenue								
Fees & Commission Income			-				-	
Income from Investments - 7.2	134,955		134,955		65,566		65,566	
Other Income			-				-	
Expenses								
Other operating, investment related and admin expenses	(219,548)		(219,548)		(162,046)		(162,046)	
Amortisation of Goodwill and Intangible Assets			-				-	
Profit from Operations (14 to 17 minus 18 and 19)	-	-	-		(6,945)	-	(6,945)	
Interest expense							-	
Profit before taxation (20-21)	-	-	-		(6,945)	-	(6,945)	
Tax							-	
Profit before taxation (22-23)	-	-	-		(6,945)	-	(6,945)	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

Ceylinco	2014				2013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)		Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	
Gross Written Premiums	12,002,524		12,002,524		11,122,906		11,122,906	
Less: Premiums ceded to Reinsurers	(281,622)		(281,622)		(256,002)		(256,002)	
Net Written Premiums (2-3)	11,720,903	-	11,720,903		10,866,904	-	10,866,904	
Net change in Reserves for Unearned Premiums								
Net Earned Premiums	11,720,903	-	11,720,903		10,866,904	-	10,866,904	
Benefits and Losses								
Increase in Insurance Provision-Life	(9,440,621)		(9,440,621)		(7,654,622)		(7,654,622)	
Life Insurance Benefits - 7.1	(4,897,639)		(4,897,639)		(4,757,321)		(4,757,321)	
Underwriting and Net Acquisition Costs	(1,266,289)		(1,266,289)		(1,353,905)		(1,353,905)	
Other Insurance related costs								
.....								
.....								
Underwriting Results (Lines 6 minus Lines 7 to 13)	(3,883,646)	-	(3,883,646)		(2,898,944)	-	(2,898,944)	
Other Revenue								
Fees & Commission Income	-		-		88,361		88,361	
Income from Investments - 7.2	6,670,844	189,828	6,860,672		6,307,867	191,659	6,499,527	
Other Income	-	19,647	19,647		59,733	58,719	118,452	
Expenses								
Other operating, investment related and admin expenses	(2,758,340)	(143,403)	(2,901,742)		(2,497,239)	(14,934)	(2,512,173)	
Amortisation of Goodwill and Intangible Assets		(2,411)	(2,411)			(5,047)	(5,047)	
Profit from Operations (14 to 17 minus 18 and 19)	28,858	63,661	92,519		1,059,779	230,398	1,290,177	
Interest expense	(28,858)	(10)	(28,868)		(9,779)	(38)	(9,817)	
Profit before taxation (20-21)	-	63,652	63,652		1,050,000	230,360	1,280,360	
Tax		(367,843)	(367,843)			(39,973)	(39,973)	
Profit before taxation (22-23)	-	(304,191)	(304,191)		1,050,000	190,387	1,240,387	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

Cooperative	2014				2,013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total	(Rs.'000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total	(Rs.'000)
Gross Written Premiums	402,046		402,046		337,623		337,623	
Less: Premiums ceded to Reinsurers	(30,948)		(30,948)		(29,567)		(29,567)	
Net Written Premiums (2-3)	371,099	-	371,099		308,056	-	308,056	
Net change in Reserves for Unearned Premiums								
Net Earned Premiums	371,099	-	371,099		308,056	-	308,056	
Benefits and Losses								
Increase in Insurance Provision-Life	(121,668)		(121,668)		(113,594)		(113,594)	
Life Insurance Benefits - 7.1	(62,749)		(62,749)		(64,466)		(64,466)	
Underwriting and Net Acquisition Costs	(59,205)		(59,205)		(66,281)		(66,281)	
Other Insurance related costs			-				-	
.....			-				-	
.....			-				-	
Underwriting Results (Lines 6 minus Lines 7 to 13)	127,477	-	127,477		63,716	-	63,716	
Other Revenue								
Fees & Commission Income	113		113		4,970		4,970	
Income from Investments - 7.2	95,770	17,371	113,142		93,141	17,492	110,633	
Other Income	3,757		3,757		18,258	(5,072)	13,187	
Expenses								
Other operating, investment related and admin expenses	(227,117)		(227,117)		(180,085)		(180,085)	
Amortisation of Goodwill and Intangible Assets			-				-	
Profit from Operations (14 to 17 minus 18 and 19)	-	17,371	17,371		-	12,420	12,420	
Interest expense			-				-	
Profit before taxation (20-21)	-	17,371	17,371		-	12,420	12,420	
Tax			-				-	
Profit before taxation (22-23)	-	17,371	17,371		-	12,420	12,420	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

HNBA	2014			2013		
	Long Term Insurance Business			Long Term Insurance Business		
	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
Gross Written Premiums	2,342,867		2,342,867	2,014,547		2,014,547
Less: Premiums ceded to Reinsurers	(127,463)		(127,463)	(101,798)		(101,798)
Net Written Premiums (2-3)	2,215,404	-	2,215,404	1,912,749	-	1,912,749
Net change in Reserves for Unearned Premiums			-	-		-
Net Earned Premiums	2,215,404	-	2,215,404	1,912,749	-	1,912,749
Benefits and Losses						
Increase in Insurance Provision-Life	(1,192,273)		(1,192,273)	(724,829)		(724,829)
Life Insurance Benefits - 7.1	(412,383)		(412,383)	(679,136)		(679,136)
Underwriting and Net Acquisition Costs	(386,651)		(386,651)	(311,263)		(311,263)
Other Insurance related costs	(12,085)		(12,085)	(9,541)		(9,541)
.....			-			-
.....			-			-
Underwriting Results (Lines 6 minus Lines 7 to 13)	212,012	-	212,012	187,980	-	187,980
Other Revenue						
Fees & Commission Income	27,914		27,914	-		-
Income from Investments - 7.2	679,530		679,530	556,642		556,642
Other Income			-	5,655		5,655
Expenses						
Other operating, investment related and admin expenses	(691,434)		(691,434)	(568,789)		(568,789)
Amortisation of Goodwill and Intangible Assets			-	-		-
Profit from Operations (14 to 17 minus 18 and 19)	228,022	-	228,022	181,488	-	181,488
Interest expense			-	-		-
Profit before taxation (20-21)	228,022	-	228,022	181,488	-	181,488
Tax			-	-		-
Profit before taxation (22-23)	228,022	-	228,022	181,488	-	181,488

13. Income Statement - Long Term Insurance Business - 2014 & 2013

Janashakthi	2014				2,013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total	(Rs.'000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total	(Rs.'000)
Gross Written Premiums	2,170,419		2,170,419		2,150,507		2,150,507	
Less: Premiums ceded to Reinsurers	(42,260)		(42,260)		(59,497)		(59,497)	
Net Written Premiums (2-3)	2,128,159	-	2,128,159		2,091,009	-	2,091,009	
Net change in Reserves for Unearned Premiums								
Net Earned Premiums	2,128,159	-	2,128,159		2,091,009	-	2,091,009	
Benefits and Losses								
Increase in Insurance Provision-Life	(843,693)		(843,693)		(1,478,158)		(1,478,158)	
Life Insurance Benefits - 7.1								
Underwriting and Net Acquisition Costs	(561,835)		(561,835)		(461,527)		(461,527)	
Other Insurance related costs								
Net Claims Incurred	(666,456)		(666,456)		(541,599)		(541,599)	
.....								
Underwriting Results (Lines 6 minus Lines 7 to 13)	56,175	-	56,175		(390,275)	-	(390,275)	
Other Revenue								
Fees & Commission Income	42,839		42,839		28,907		28,907	
Income from Investments - 7.2	860,005		860,005		799,008		799,008	
Other Income	51,884		51,884		350,151		350,151	
Expenses								
Other operating, investment related and admin expenses	(596,877)		(596,877)		(380,317)		(380,317)	
Amortisation of Goodwill and Intangible Assets	(6,326)		(6,326)		-		-	
Profit from Operations (14 to 17 minus 18 and 19)	407,700	-	407,700					
					407,474	-	407,474	
Interest expense	(3,579)		(3,579)		(1,474)		(1,474)	
Profit before taxation (20-21)	404,121	-	404,121		406,000	-	406,000	
Tax								
Profit before taxation (22-23)	404,121	-	404,121		406,000	-	406,000	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

LIC	2014						2,013		
	Long Term Insurance Business			Long Term Insurance Business			Long Term Insurance Business		
	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)
Gross Written Premiums	349,311		349,311	322,268		322,268			322,268
Less: Premiums ceded to Reinsurers	(2,554)		(2,554)	(3,370)		(3,370)			(3,370)
Net Written Premiums (2-3)	346,757	-	346,757	318,898	-	318,898			318,898
Net change in Reserves for Unearned Premiums			-			-			-
Net Earned Premiums	346,757	-	346,757	318,898	-	318,898			318,898
Benefits and Losses									
Increase in Insurance Provision-Life	(211,694)		(211,694)	(159,950)		(159,950)			(159,950)
Life Insurance Benefits - 7.1			-			-			-
Underwriting and Net Acquisition Costs	(37,125)		(37,125)	(39,921)		(39,921)			(39,921)
Other Insurance related costs	(127,481)		(127,481)	(98,692)		(98,692)			(98,692)
.....									
.....									
Underwriting Results (Lines 6 minus Lines 7 to 13)	(29,543)	-	(29,543)	20,335	-	20,335			20,335
Other Revenue									
Fees & Commission Income									
Income from Investments - 7.2	116,199	124,352	240,551	108,165	50,271	158,436			158,436
Other Income	11,822		11,822	4,915		4,915			4,915
Expenses									
Other operating, investment related and admin expenses	(156,067)		(156,067)	(142,785)		(142,785)			(142,785)
Amortisation of Goodwill and Intangible Assets			-			-			-
Profit from Operations (14 to 17 minus 18 and 19)	(57,589)	124,352	66,763	(9,370)	50,271	40,901			40,901
Interest expense	(279)		(279)	(288)		(288)			(288)
Profit before taxation (20-21)	(57,868)	124,352	66,484	(9,658)	50,271	40,613			40,613
Tax			-			-			-
Profit before taxation (22-23)	(57,868)	124,352	66,484	(9,658)	50,271	40,613			40,613

13. Income Statement - Long Term Insurance Business - 2014 & 2013

LOLC	2014						2,013	
	Long Term Insurance Business			Long Term Insurance Business			Long Term Insurance Business	
	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)	Total (Rs.'000)	Long-term Insurance Business (Rs '000)	Shareholders (Rs '000)
Gross Written Premiums	592,422		592,422	274,798		274,798		
Less: Premiums ceded to Reinsurers	(24,244)		(24,244)	(8,583)		(8,583)		
Net Written Premiums (2-3)	568,178	-	568,178	266,215	-	266,215		
Net change in Reserves for Unearned Premiums								
Net Earned Premiums	568,178	-	568,178	266,215	-	266,215		
Benefits and Losses								
Increase in Insurance Provision-Life	(431,420)		(431,420)	(136,077)		(136,077)		
Life Insurance Benefits - 7.1	(37,350)		(37,350)	(14,147)		(14,147)		
Underwriting and Net Acquisition Costs	(54,258)		(54,258)	(10,588)		(10,588)		
Other Insurance related costs	(25,882)		(25,882)	(9,239)		(9,239)		
.....								
Underwriting Results (Lines 6 minus Lines 7 to 13)	19,268	-	19,268	96,164	-	96,164		
Other Revenue								
Fees & Commission Income								
Income from Investments - 7.2	34,226	7,176	41,403	18,012	9,683	27,695		
Other Income	1,830		1,830	781		781		
Expenses								
Other operating, investment related and admin expenses	(333,780)	(2)	(333,781)	(154,682)	(5)	(154,686)		
Amortisation of Goodwill and Intangible Assets								
Profit from Operations (14 to 17 minus 18 and 19)	(278,455)	7,175	(271,280)	(39,725)	9,678	(30,047)		
Interest expense			-			-		
Profit before taxation (20-21)	(278,455)	7,175	(271,280)	(39,725)	9,678	(30,047)		
Tax			-			-		
Profit before taxation (22-23)	(278,455)	7,175	(271,280)	(39,725)	9,678	(30,047)		

13. Income Statement - Long Term Insurance Business - 2014 & 2013

MBSL	2014				2,013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)		Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)	
Gross Written Premiums	294,299		294,299		251,720		251,720	
Less: Premiums ceded to Reinsurers	(27,632)		(27,632)		(13,807)		(13,807)	
Net Written Premiums (2-3)	266,667	-	266,667		237,913	-	237,913	
Net change in Reserves for Unearned Premiums								
Net Earned Premiums	266,667	-	266,667		237,913	-	237,913	
Benefits and Losses								
Increase in Insurance Provision-Life	(111,978)		(111,978)		(52,049)		(52,049)	
Life Insurance Benefits - 7.1	(32,623)		(32,623)		(9,590)		(9,590)	
Underwriting and Net Acquisition Costs	(45,988)		(45,988)		(56,423)		(56,423)	
Other Insurance related costs	(1,536)		(1,536)		(1,827)		(1,827)	
.....								
.....								
Underwriting Results (Lines 6 minus Lines 7 to 13)	74,542	-	74,542		118,024	-	118,024	
Other Revenue								
Fees & Commission Income								
Income from Investments - 7.2	30,135		30,135		28,723		28,723	
Other Income	534		534		402		402	
Expenses								
Other operating, investment related and admin expenses	(105,211)		(105,211)		(147,149)		(147,149)	
Amortisation of Goodwill and Intangible Assets								
Profit from Operations (14 to 17 minus 18 and 19)	-	-	-		-	-	-	
Interest expense								
Profit before taxation (20-21)	-	-	-		-	-	-	
Tax								
Profit before taxation (22-23)	-	-	-		-	-	-	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

SLIC	2014				2,013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total	(Rs.'000)	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total	(Rs.'000)
Gross Written Premiums	8,121,140		8,121,140		8,397,718		8,397,718	
Less: Premiums ceded to Reinsurers	147,386		147,386		97,636		97,636	
Net Written Premiums (2-3)	7,973,754	-	7,973,754		8,300,082	-	8,300,082	
Net change in Reserves for Unearned Premiums								
Net Earned Premiums	7,973,754	-	7,973,754		8,300,082	-	8,300,082	
Benefits and Losses								
Increase in Insurance Provision-Life	(5,933,399)		(5,933,399)		(5,109,549)		(5,109,549)	
Life Insurance Benefits - 7.1	(5,732,138)		(5,732,138)		(4,870,410)		(4,870,410)	
Underwriting and Net Acquisition Costs	(1,121,427)		(1,121,427)		(1,053,299)		(1,053,299)	
Other Insurance related costs	(114,790)		(114,790)		(110,118)		(110,118)	
.....								
.....								
Underwriting Results (Lines 6 minus Lines 7 to 13)	(4,928,000)	-	(4,928,000)		(2,843,294)	-	(2,843,294)	
Other Revenue								
Fees & Commission Income	45,704	223	45,927		11,532		11,533	
Income from Investments - 7.2	8,823,235	296,965	9,120,198		6,862,171	348,742	7,210,913	
Other Income	127,692	845	128,536		440,903	(4,338)	436,565	
Expenses								
Other operating, investment related and admin expenses	(2,455,822)		(2,455,821)		(2,196,815)		(2,196,815)	
Amortisation of Goodwill and Intangible Assets								
Profit from Operations (14 to 17 minus 18 and 19)	1,612,809	298,033	1,910,839		2,274,498	344,403	2,618,902	
Interest expense	(11)		(11)		(87)		(87)	
Profit before taxation (20-21)	1,612,798	298,033	1,910,829		2,274,411	344,403	2,618,815	
Tax	(899,385)	(61,600)	(960,985)		(871,239)	(25,767)	(897,006)	
Profit before taxation (22-23)	713,413	236,433	949,843		1,403,171	318,637	1,721,809	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

Sanasa	2014						2,013	
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total	(Rs.'000)	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total	(Rs.'000)
Gross Written Premiums	258,771		258,771		283,975		283,975	
Less: Premiums ceded to Reinsurers	(48,151)		(48,151)		(36,476)		(36,476)	
Net Written Premiums (2-3)	210,621	-	210,621		247,499	-	247,499	
Net change in Reserves for Unearned Premiums								
Net Earned Premiums	210,621	-	210,621		247,499	-	247,499	
Benefits and Losses								
Increase in Insurance Provision-Life	(138,924)		(138,924)		(212,930)		(212,930)	
Life Insurance Benefits - 7.1	(41,240)		(41,240)		(13,409)		(13,409)	
Underwriting and Net Acquisition Costs	(14,767)		(14,767)		(12,256)		(12,256)	
Other Insurance related costs								
.....								
.....								
Underwriting Results (Lines 6 minus Lines 7 to 13)	15,690	-	15,690		8,903	-	8,903	
Other Revenue								
Fees & Commission Income								
Income from Investments - 7.2	55,541	32,619	88,160		54,676	19,210	73,886	
Other Income	14,134	8,301	22,435		23,542	8,271	31,813	
Expenses								
Other operating, investment related and admin expenses	(77,274)	(45,382)	(122,656)		(83,647)	(29,389)	(113,036)	
Amortisation of Goodwill and Intangible Assets								
Profit from Operations (14 to 17 minus 18 and 19)	2,287	1,343	3,629		1,159	407	1,566	
Interest expense	(2,287)	(1,342)	(3,629)		(1,159)	(407)	(1,566)	
Profit before taxation (20-21)	-	-	-		-	-	-	
Tax								
Profit before taxation (22-23)	-	-	-		-	-	-	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

UAL	2014						2,013	
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total	(Rs.'000)	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total	(Rs.'000)
Gross Written Premiums	5,945,499		5,945,499		5,515,063		5,515,063	
Less: Premiums ceded to Reinsurers	(328,064)		(328,064)		(280,542)		(280,542)	
Net Written Premiums (2-3)	5,617,435	-	5,617,435		5,234,521	-	5,234,521	
Net change in Reserves for Unearned Premiums	-		-		-		-	
Net Earned Premiums	5,617,435	-	5,617,435		5,234,521	-	5,234,521	
Benefits and Losses								
Increase in Insurance Provision-Life	(3,868,204)		(3,868,204)		(2,934,359)		(2,934,359)	
Life Insurance Benefits - 7.1	(1,332,821)		(1,332,821)		(1,041,889)		(1,041,889)	
Underwriting and Net Acquisition Costs	(1,115,835)		(1,115,835)		(968,181)		(968,181)	
Other Insurance related costs			-				-	
.....			-				-	
.....			-				-	
Underwriting Results (Lines 6 minus Lines 7 to 13)	(699,425)	-	(699,425)		290,092	-	290,092	
Other Revenue								
Fees & Commission Income			-				-	
Income from Investments - 7.2	3,064,695	151,596	3,216,291		1,947,438	197,996	2,145,435	
Other Income	95,263	16,026	111,289		70,106	9,077	79,183	
Expenses								
Other operating, investment related and admin expenses	(1,710,532)	(36,884)	(1,747,416)		(1,695,636)	(28,110)	(1,723,746)	
Amortisation of Goodwill and Intangible Assets			-				-	
Profit from Operations (14 to 17 minus 18 and 19)	750,000	130,739	880,739		612,000	178,964	790,964	
Interest expense			-				-	
Profit before taxation (20-21)	750,000	130,739	880,739		612,000	178,964	790,964	
Tax			-				-	
Profit before taxation (22-23)	750,000	130,739	880,739		612,000	178,964	790,964	

13. Income Statement - Long Term Insurance Business - 2014 & 2013

NIC	2014				2,013			
	Long Term Insurance Business				Long Term Insurance Business			
	Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)		Long-term Insurance Business (Rs.'000)	Shareholders (Rs.'000)	Total (Rs.'000)	
Gross Written Premiums					43,155			43,155
Less: Premiums ceded to Reinsurers					-			-
Net Written Premiums (2-3)					43,155	-		43,155
Net change in Reserves for Unearned Premiums					-			-
Net Earned Premiums					43,155	-		43,155
					-			-
Benefits and Losses					-			-
Increase in Insurance Provision-Life					-			-
Life Insurance Benefits - 7.1					-			-
Underwriting and Net Acquisition Costs					(10)			(10)
Other Insurance related costs					-			-
.....					(120,291)			(120,291)
.....					-			-
Underwriting Results (Lines 6 minus Lines 7 to 13)					(77,146)	-		(77,146)
					-			-
Other Revenue					-			-
Fees & Commission Income					-			-
Income from Investments - 7.2					55,888			55,888
Other Income					73,839			73,839
					-			-
Expenses					-			-
Other operating, investment related and admin expenses					(175,272)			(175,272)
Amortisation of Goodwill and Intangible Assets					-			-
Profit from Operations (14 to 17 minus 18 and 19)					(122,691)	-		(122,691)
Interest expense					(895)			(895)
Profit before taxation (20-21)					(123,586)	-		(123,586)
Tax					-			-
Profit before taxation (22-23)					(123,586)	-		(123,586)

14. Income Statement - General Insurance Business - 2014

Industry	2014							Total
	Fire	Marine	Motor		WCI	Misc		
			3rd party only	Comprehensive		Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	
GWP	8,521,060	1,834,080	3,279,600	32,784,697	365,790	6,284,846	6,079,378	59,149,451
- Coinsurance outward *	(219,061)	(7,436)	-	(1,574)	(1,751)	-	(167,137)	(396,959)
- SRCC & TC Premium **	(2,059,862)	(14,655)	(36,611)	(1,080,742)	(57,574)	44	(241,454)	(3,490,853)
- Reinsurance***	(5,051,044)	(1,075,640)	(58,446)	(542,860)	(7,799)	(276,655)	(2,246,102)	(9,258,546)
NWP (Line 2 - (sum of 3,4 & 5))	1,191,094	736,349	3,184,543	31,159,521	298,665	6,008,235	3,424,686	46,003,093
Change in UEP	(162,081)	(33,754)	(249,186)	(1,064,159)	(23,362)	(453,789)	215,738	(1,770,593)
NEP	1,029,013	702,595	2,935,358	30,095,361	275,303	5,554,446	3,640,437	44,232,513
Benefits/losses	-	-	-	-	-	-	-	-
Non Life Insurance Losses and Loss Adj Exp(net)	(717,400)	(282,585)	(1,663,621)	(19,699,701)	(90,586)	(4,793,283)	(1,688,236)	(28,935,411)
Underwriting and Net Acquisition Costs	355,734	61,173	(186,496)	(3,159,278)	(27,252)	(279,044)	(274,956)	(3,510,119)
Other Insurance related costs (net)	(723,751)	(319,748)	(896,915)	(2,829,399)	(41,671)	(595,632)	(506,579)	(5,895,393)
Underwriting Results	(56,404)	161,436	188,326	4,406,983	115,794	(113,513)	1,170,666	5,891,590
	-	-	-	-	-	-	-	-
Other Revenue	-	-	-	-	-	-	-	-
Fees & commission income	-	-	-	-	-	-	-	505,351
Income from investments - 2.2	-	-	-	-	-	-	-	6,878,138
Other income	-	-	-	-	-	-	-	643,760
	-	-	-	-	-	-	-	-
Expenses	-	-	-	-	-	-	-	-
Other operating, investment related and admin expenses	-	-	-	-	-	-	-	(9,920,874)
Amortisation of goodwill & Intangible Assets	-	-	-	-	-	-	-	(136,747)
Profit from operations	-	-	-	-	-	-	-	3,861,218
Interest expense	-	-	-	-	-	-	-	(106,354)
Profit before taxation	-	-	-	-	-	-	-	3,754,865
Tax	-	-	-	-	-	-	-	(570,766)
Profit After taxation	-	-	-	-	-	-	-	3,184,099

14. Income Statement - General Insurance Business - 2014

Asian Alliance	2014							Total
	Fire	Marine	Motor		WCI	Misc		
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	
GWP	185,245	51,269		886,793	10,802	512,132	78,907	1,725,147
- Coinsurance outward *	-	-		-	-	-	-	-
- SRCC & TC Premium **	(63,975)	-		-	(3,341)	-	(6,005)	(73,321)
- Reinsurance***	(103,777)	(38,792)		(72,417)	(952)	-	(31,749)	(247,687)
NWP (Line 2 - (sum of 3,4 & 5))	17,493	12,476		814,376	6,509	512,132	41,153	1,404,139
Change in UEP	(4,768)	2,576		(24,686)	(13)	(47,621)	(6,165)	(80,678)
NEP	12,725	15,052		789,690	6,496	464,511	35,001	1,323,474
	-	-		-	-	-	-	-
Benefits/losses	-	-		-	-	-	-	-
Non Life Insurance Losses and Loss Adj Exp(net)	(18,324)	(7,086)		(726,933)	(2,386)	(455,999)	(25,443)	(1,236,170)
Underwriting and Net Acquisition Costs	15,211	6,299		(90,327)	(561)	(44,814)	(3,925)	(118,116)
Other Insurance related costs (net)	-	-		-	-	-	-	-
Underwriting Results	9,612	14,266		(27,570)	3,549	(36,302)	5,633	(30,811)
Other Revenue								
Fees & commission income								
Income from investments - 2.2								479,218
Other income								5,837
Expenses								
Other operating, investment related and admin expenses								(521,979)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(67,735)
Interest expense								(7,414)
Profit before taxation								(75,150)
Tax								(12,838)
Profit After taxation								(87,988)

Allianz General	2014							Total
	Fire	Marine	Motor		WCI	Misc		
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	
GWP	1,086,997	62,934	-	788,396	25,521	564,297	395,466	2,923,610
- Coinsurance outward *								-
- SRCC & TC Premium **	(220,186)	-	-	(115,895)	(9,207)	-	(14,356)	(359,643)
- Reinsurance***	(868,620)	(71,998)	-	105,092	453	(107,187)	(94,184)	(1,036,443)
NWP (Line 2 - (sum of 3,4 & 5))	(1,809)	(9,064)	-	777,593	16,767	457,110	286,926	1,527,524
Change in UEP	(128,789)	(15,292)	-	(108,566)	1,922	(24,556)	169,746	(105,535)
NEP	(130,598)	(24,356)	-	669,027	18,689	432,555	456,672	1,421,990
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(14,933)	(8,782)		(460,494)	(3,450)	(224,725)	(79,037)	(791,421)
Underwriting and Net Acquisition Costs	(105,792)	(8,697)		(54,084)	(2,520)	(28,657)	(13,266)	(213,016)
Other Insurance related costs (net)								-
Underwriting Results	(251,323)	(41,835)	-	154,449	12,719	179,173	364,369	417,553
Other Revenue								
Fees & commission income								
Income from investments - 2.2								127,075
Other income								18,728
Expenses								
Other operating, investment related and admin expenses								(537,441)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								25,915
Interest expense								-
Profit before taxation								25,915
Tax								(6,402)
Profit After taxation								19,513

14. Income Statement - General Insurance Business - 2014

AIA	2014							Total
	Fire	Marine	Motor		WCI	Misc		
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	
GWP	570,110	136,859	69,764	1,674,277	23,910	302,021	169,343	2,946,284
- Coinsurance outward *	(48,314)	(1,827)		(978)			(4,124)	(55,244)
- SRCC & TC Premium **	(190,827)	(9)		(21,035)	(5,667)		(17,925)	(235,463)
- Reinsurance***	(302,869)	(66,822)	(761)	(23,928)	(198)		(72,956)	(467,534)
NWP (Line 2 - (sum of 3,4 & 5))	28,100	68,201	69,003	1,628,336	18,045	302,021	74,337	2,188,043
Change in UEP	28,813	(1,646)	(3,564)	(144,229)	(1,300)	(29,226)	(5,488)	(156,640)
NEP	56,913	66,555	65,439	1,484,107	16,745	272,795	68,849	2,031,403
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(7,991)	(29,259)	(2,743)	(947,314)	(23,668)	(221,548)	(17,308)	(1,249,831)
Underwriting and Net Acquisition Costs	50,683	(580)	(4,055)	(94,237)	(2,305)	(13,370)	8,974	(54,890)
Other Insurance related costs (net)	(154,838)	(41,740)	(25,929)	(597,798)	(7,773)	(61,862)	(50,590)	(922,228)
Underwriting Results	(55,233)	(5,024)	32,712	(155,242)	(17,001)	(23,985)	9,925	(195,545)
Other Revenue								
Fees & commission income								
Income from investments - 2.2								321,027
Other income								
Expenses								
Other operating, investment related and admin expenses								(18,255)
Amortisation of goodwill & Intangible Assets								
Profit from operations								107,227
Interest expense								
Profit before taxation								107,227
Tax								(21,450)
Profit After taxation								85,778

Amana Takaful	2014							Total
	Fire	Marine	Motor		WCI	Misc		
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	
GWP	117,059	67,513	60,683	875,128	8,064	157,512	90,309	1,376,269
- Coinsurance outward *	(12,641)	(1,312)		(146)	-	-	(7,686)	(21,785)
- SRCC & TC Premium **	(48,095)	(508)	-		(1,814)		(6,415)	(56,833)
- Reinsurance***	(49,963)	(49,892)		(17,509)	(80)		(41,726)	(159,170)
NWP (Line 2 - (sum of 3,4 & 5))	6,360	15,801	60,683	857,474	6,170	157,512	34,482	1,138,481
Change in UEP	(2,144)	(1,489)	(1,238)	(17,476)	(175)	(18,966)	3,050	(38,440)
NEP	4,216	14,311	59,444	839,997	5,995	138,546	37,532	1,100,041
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(7,707)	(4,304)		(519,693)	(1,046)	(97,199)	(6,281)	(636,231)
Underwriting and Net Acquisition Costs	16,908	4,665	(10,060)	(92,851)	(412)	(2,241)	6,655	(77,336)
Other Insurance related costs (net)								
Underwriting Results	13,416	14,672	49,384	227,454	4,537	39,107	37,905	386,475
Other Revenue								
Fees & commission income								135,901
Income from investments - 2.2								110,369
Other income								19,121
Expenses								
Other operating, investment related and admin expenses								(643,744)
Amortisation of goodwill & Intangible Assets								(4,994)
Profit from operations								3,127
Interest expense								(2,446)
Profit before taxation								681
Tax								-
Profit After taxation								681

14. Income Statement - General Insurance Business - 2014

AIG	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	7,939	789		19,936			658,955	687,619
- Coinsurance outward *							(147,398)	(147,398)
- SRCC & TC Premium **	(17)			(3,433)			(12,914)	(16,364)
- Reinsurance***	(7,941)	(2,087)		(1,567)			(210,522)	(222,117)
NWP (Line 2 - (sum of 3,4 & 5))	(19)	(1,298)	-	14,936	-	-	288,121	301,740
Change in UEP	69	622		6,441			46,176	53,308
NEP	50	(676)	-	21,377	-	-	334,297	355,048
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(1,498)	(2,835)		(23,944)			(206,161)	(234,438)
Underwriting and Net Acquisition Costs	2,696	5,427		(2,447)			(119,281)	(113,605)
Other Insurance related costs (net)								-
Underwriting Results	1,248	1,916	-	(5,014)	-	-	8,855	7,005
Other Revenue								-
Fees & commission income								8,523
Income from investments - 2.2								51,513
Other income								-
Expenses								-
Other operating, investment related and admin expenses								(2,408)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								64,633
Interest expense								-
Profit before taxation								64,633
Tax								-
Profit After taxation								64,633

Continental	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	419,259	26,872	1,046	1,113,507	10,938	185,527	115,333	1,872,481
- Coinsurance outward *	(31,589)	(1,105)	-	-	(1,751)	-	(1,035)	(35,480)
- SRCC & TC Premium **	(44,849)	(474)	-	(20,049)	(3,527)	-	(2,900)	(71,799)
- Reinsurance***	(272,440)	(20,813)	-	(16,073)	(4,574)	(141,929)	(75,555)	(531,384)
NWP (Line 2 - (sum of 3,4 & 5))	70,381	4,480	1,046	1,077,385	1,085	43,598	35,844	1,233,818
Change in UEP	(5,654)	(47)	-	(125,508)	(304)	(12,634)	(1,954)	(146,102)
NEP	64,727	4,432	1,046	951,877	781	30,963	33,889	1,087,715
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(1,083)	(246)	-	(588,014)	(403)	(28,565)	(20,160)	(638,471)
Underwriting and Net Acquisition Costs	16,104	2,132	-	(109,170)	1,064	23,137	(5,400)	(72,134)
Other Insurance related costs (net)								-
Underwriting Results	79,748	6,318	1,046	254,693	1,442	25,535	8,329	377,110
Other Revenue								-
Fees & commission income								-
Income from investments - 2.2								106,910
Other income								21,417
Expenses								-
Other operating, investment related and admin expenses								(420,162)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								85,275
Interest expense								-
Profit before taxation								85,275
Tax								-
Profit After taxation								85,275

14. Income Statement - General Insurance Business - 2014

Ceylinco	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	2,137,408	415,543	433,697	6,977,748	132,438	893,676	1,174,354	12,164,864
- Coinsurance outward *	(94,533)	(2,718)	-	(413)	-	-	(1,131)	(98,795)
- SRCC & TC Premium **	(499,566)	(225)	(37,534)	(705,326)	(8,447)	-	(42,122)	(1,293,220)
- Reinsurance***	(1,064,902)	(145,562)	(4,701)	(70,665)	606	(17,866)	(335,199)	(1,638,289)
NWP (Line 2 - (sum of 3,4 & 5))	478,407	267,038	391,462	6,201,344	124,597	875,810	795,902	9,134,560
Change in UEP	(20,056)	(2,917)	(21,490)	(306,265)	(22,667)	(32,943)	(21,962)	(428,300)
NEP	458,351	264,121	369,972	5,895,079	101,930	842,867	773,940	8,706,260
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(418,001)	(122,525)	(33,027)	(3,778,303)	(11,671)	(651,417)	(244,968)	(5,259,912)
Underwriting and Net Acquisition Costs	99,734	(10,228)	(1,925)	(544,407)	(10,864)	(57,861)	(44,825)	(570,376)
Other Insurance related costs (net)								-
Underwriting Results	140,084	131,368	335,020	1,572,369	79,395	133,589	484,147	2,875,972
Other Revenue								-
Fees & commission income								-
Income from investments - 2.2								840,874
Other income								181,667
Expenses								-
Other operating, investment related and admin expenses								(3,684,496)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								214,017
Interest expense								(321)
Profit before taxation								213,696
Tax								(87,776)
Profit After taxation								125,920

Cooperative	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	60,926	8,128	-	1,189,859	-	-	128,702	1,387,615
- Coinsurance outward *								-
- SRCC & TC Premium **	(17,309)	(1,249)		(17,673)			(5,366)	(41,598)
- Reinsurance***	(9,196)	(250)		(16,999)			(830)	(27,276)
NWP (Line 2 - (sum of 3,4 & 5))	34,421	6,629	-	1,155,186	-	-	122,505	1,318,742
Change in UEP	(5,514)	3,168		(50,769)			(10,127)	(63,243)
NEP	28,907	9,797	-	1,104,417	-	-	112,378	1,255,499
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(22,181)	(8,215)		(767,035)			(31,742)	(829,172)
Underwriting and Net Acquisition Costs	(11,655)	(1,163)		(87,146)			(11,222)	(111,187)
Other Insurance related costs (net)								-
Underwriting Results	(4,930)	420	-	250,235	-	-	69,414	315,140
Other Revenue								-
Fees & commission income								74,615
Income from investments - 2.2								163,413
Other income								16,735
Expenses								-
Other operating, investment related and admin expenses								(358,545)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								211,358
Interest expense								(23,889)
Profit before taxation								187,469
Tax								-
Profit After taxation								187,469

14. Income Statement - General Insurance Business - 2014

HNBA	2014							Total
	Fire	Marine	Motor		WCI	Misc		
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	
GWP	344,070	33,807	1,668,421		8,875	160,317	107,262	2,322,751
- Coinsurance outward *								
- SRCC & TC Premium **	(97,090)	(12)	-		(2,484)	-	(10,104)	(109,690)
- Reinsurance***	(208,023)	(29,494)	(52,567)		(43)	-	(73,741)	(363,869)
NWP (Line 2 - (sum of 3,4 & 5))	38,956	4,300	1,615,854		6,348	160,317	23,417	1,849,193
Change in UEP	(1,472)	(488)	(225,480)		(498)	2,229	(6,913)	(232,621)
NEP	37,484	3,812	1,390,375		5,851	162,546	16,504	1,616,571
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(12,955)	(1,992)	(977,695)		(3,840)	(155,926)	(8,313)	(1,160,721)
Underwriting and Net Acquisition Costs	39,398	4,971	(128,879)		(477)	(13,830)	10,642	(88,175)
Other Insurance related costs (net)	(3,562)	26	(11,410)		(8)	-	(3,884)	(18,839)
Underwriting Results	60,365	6,816	272,390		1,526	(7,210)	14,948	348,836
Other Revenue								
Fees & commission income								-
Income from investments - 2.2								352,590
Other income								12,366
Expenses								
Other operating, investment related and admin expenses								(485,254)
Amortisation of goodwill & Intangible Assets								(17,975)
Profit from operations								210,563
Interest expense								(20,859)
Profit before taxation								189,704
Tax								
Profit After taxation								189,704

Janashakthi	2014							Total
	Fire	Marine	Motor		WCI	Misc		
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	
GWP	804,697	202,223	68,681	4,672,588		514,032	551,037	6,813,258
- Coinsurance outward *	(31,984)	(474)	-	(38)			(5,762)	(38,257)
- SRCC & TC Premium **	(229,556)	(4,373)	-	-			(49,516)	(283,445)
- Reinsurance***	(400,587)	(90,072)	-	(114,620)			(211,503)	(816,783)
NWP (Line 2 - (sum of 3,4 & 5))	142,570	107,304	68,681	4,557,930	-	514,032	284,256	5,674,773
Change in UEP	(7,323)	(2,789)	(1,039)	(96,918)		(26,279)	(34,475)	(168,823)
NEP	135,247	104,515	67,642	4,461,012	-	487,753	249,781	5,505,950
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(57,239)	(16,059)	(19,066)	(2,925,284)		(450,585)	(80,408)	(3,548,641)
Underwriting and Net Acquisition Costs	12,284	(12,279)	(0)	(845,525)		(34,468)	(21,242)	(901,230)
Other Insurance related costs (net)								-
Underwriting Results	90,292	76,177	48,576	690,203	-	2,700	148,131	1,056,079
Other Revenue								
Fees & commission income								204,997
Income from investments - 2.2								955,069
Other income								36,636
Expenses								
Other operating, investment related and admin expenses								(1,423,323)
Amortisation of goodwill & Intangible Assets								(88,040)
Profit from operations								741,418
Interest expense								(43,810)
Profit before taxation								697,608
Tax								(38,021)
Profit After taxation								659,587

14. Income Statement - General Insurance Business - 2014

LOLC	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	128,667	8,132	-	1,707,096	4,720	-	38,640	1,887,255
- Coinsurance outward *	-	-	-	-	-	-	-	-
- SRCC & TC Premium **	(40,734)	(440)	-	-	(1,384)	-	(1,305)	(43,863)
- Reinsurance***	(73,959)	(4,615)	-	(162,604)	-	-	(15,846)	(257,025)
NWP (Line 2 - (sum of 3,4 & 5))	13,974	3,078	-	1,544,492	3,336	-	21,488	1,586,368
Change in UEP	(6,112)	(285)	-	(74,657)	(492)	-	(7,744)	(89,291)
NEP	7,862	2,792	-	1,469,835	2,844	-	13,744	1,497,077
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(11,032)	(79)	-	(794,303)	(935)	-	(10,196)	(816,545)
Underwriting and Net Acquisition Costs	14,922	693	-	(34,420)	177	-	2,219	(16,409)
Other Insurance related costs (net)	-	-	-	-	-	-	-	-
Underwriting Results	11,751	3,406	-	641,112	2,087	-	5,768	664,123
Other Revenue								
Fees & commission income	-	-	-	-	-	-	-	40,348
Income from investments - 2.2	-	-	-	-	-	-	-	160,746
Other income	-	-	-	-	-	-	-	5,388
Expenses								
Other operating, investment related and admin	-	-	-	-	-	-	-	(800,673)
Amortisation of goodwill & Intangible Assets	-	-	-	-	-	-	-	(25,738)
Profit from operations								44,194
Interest expense	-	-	-	-	-	-	-	-
Profit before taxation								44,194
Tax	-	-	-	-	-	-	-	(12,916)
Profit After taxation								31,278

MBSL	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	57,029	35,609	-	732,186	3,362	-	117,588	945,774
- Coinsurance outward *	-	-	-	-	-	-	-	-
- SRCC & TC Premium **	(15,442)	(1,381)	-	(13,648)	(349)	-	(1,829)	(32,649)
- Reinsurance***	(31,099)	(24,808)	-	(30,592)	(2,406)	-	(24,140)	(113,046)
NWP (Line 2 - (sum of 3,4 & 5))	10,488	9,420	-	687,945	606	-	91,619	800,079
Change in UEP	(1,008)	(1,302)	-	8,285	1,229	-	44,218	51,421
NEP	9,480	8,118	-	696,230	1,835	-	135,837	851,500
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(604)	(7,438)	-	(435,526)	(4,173)	-	(150,124)	(597,865)
Underwriting and Net Acquisition Costs	5,925	1,698	-	(57,809)	(279)	-	(10,045)	(60,509)
Other Insurance related costs (net)	(43)	(38)	-	(2,266)	(10)	-	(351)	(2,708)
Underwriting Results	14,759	2,340	-	200,629	(2,627)	-	(24,683)	190,418
Other Revenue								
Fees & commission income	-	-	-	-	-	-	-	-
Income from investments - 2.2	-	-	-	-	-	-	-	74,094
Other income	-	-	-	-	-	-	-	33,481
Expenses								
Other operating, investment related and admin	-	-	-	-	-	-	-	(367,568)
Amortisation of goodwill & Intangible Assets	-	-	-	-	-	-	-	-
Profit from operations								(69,575)
Interest expense	-	-	-	-	-	-	-	-
Profit before taxation								(69,575)
Tax	-	-	-	-	-	-	-	-
Profit After taxation								(69,575)

14. Income Statement - General Insurance Business - 2014

Peoples'	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	290,695	13,181	4,544	2,860,402	83	70,143	201,560	3,440,608
- Coinsurance outward *								-
- SRCC & TC Premium **	(103,301)	(63)	-	(48,528)	(7)	-	(2,645)	(154,544)
- Reinsurance***	(76,114)	(11,839)	-	(36,954)	-	-	(14,485)	(139,392)
NWP (Line 2 - (sum of 3,4 & 5))	111,281	1,278	4,544	2,774,920	76	70,143	184,430	3,146,671
Change in UEP	(17,478)	(190)	(165)	(103,794)	(11)	(8,924)	(25,643)	(156,205)
NEP	93,803	1,088	4,379	2,671,126	65	61,219	158,786	2,990,467
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(52,203)	14,451	(151)	(1,937,417)	-	(34,652)	(153,731)	(2,163,704)
Underwriting and Net Acquisition Costs	6,871	1,399	(42)	(318,083)	(0)	(237)	(681)	(310,773)
Other Insurance related costs (net)	(29,558)	(1,049)	(239,405)	(74,412)	(2)	(14,112)	(6,695)	(365,233)
Underwriting Results	18,913	15,889	(235,219)	341,214	63	12,218	(2,321)	150,757
Other Revenue								-
Fees & commission income								35,773
Income from investments - 2.2								385,309
Other income								-
Expenses								-
Other operating, investment related and admin								-
Amortisation of goodwill & Intangible Assets								-
Profit from operations								571,838
Interest expense								-
Profit before taxation								571,838
Tax								(121,713)
Profit After taxation								450,125

SLIC	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	1,553,150	401,635	958,256	6,247,030	84,634	1,559,654	1,740,044	12,544,402
- Coinsurance outward *	-	-	-	-	-	-	-	-
- SRCC & TC Premium **	(282,934)	(4,467)	-	(110,008)	(7,110)	-	(26,316)	(430,834)
- Reinsurance***	(1,111,866)	(275,963)	-	(54,875)	-	-	(835,479)	(2,278,183)
NWP (Line 2 - (sum of 3,4 & 5))	158,350	121,205	958,256	6,082,147	77,524	1,559,654	878,249	9,835,385
Change in UEP	18,192	(12,443)	6,860	10,650	483	(129,070)	91,646	(13,682)
NEP	176,542	108,762	965,115	6,092,798	78,007	1,430,584	969,895	9,821,703
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(56,028)	(65,979)	(627,093)	(3,862,614)	(25,397)	(1,498,295)	(609,290)	(6,744,695)
Underwriting and Net Acquisition Costs	121,676	32,273	(40,444)	(502,519)	(9,082)	(66,932)	(20,294)	(485,323)
Other Insurance related costs (net)	(371,481)	(180,908)	(620,170)	(1,346,188)	(23,663)	(313,567)	(344,470)	(3,200,447)
Underwriting Results	(129,291)	(105,852)	(322,592)	381,476	19,866	(448,210)	(4,159)	(608,762)
Other Revenue								-
Fees & commission income								-
Income from investments - 2.2								2,054,945
Other income								190,227
Expenses								-
Other operating, investment related and admin								(260,306)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								1,376,103
Interest expense								(14)
Profit before taxation								1,376,089
Tax								(228,827)
Profit After taxation								1,147,262

14. Income Statement - General Insurance Business - 2014

Sanasa	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	6,877		14,509	192,762	810	21,429	131,635	368,021
- Coinsurance outward *			-	-		-	-	-
- SRCC & TC Premium **	284		923	12,266	247	44	272	14,036
- Reinsurance***	(3,958)		(417)	(5,546)		(7,989)	(49,076)	(66,986)
NWP (Line 2 - (sum of 3,4 & 5))	3,202		15,015	199,483	1,057	13,484	82,830	315,071
Change in UEP	1,759		(3,069)	(40,777)		(1,372)	(8,430)	(51,889)
NEP	4,962		11,946	158,706	1,057	12,112	74,400	263,182
			-	-		-	-	-
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(102)		(3,846)	(51,096)	(138)	(3,642)	(22,372)	(81,196)
Underwriting and Net Acquisition Costs	(139)		(1,091)	(14,491)		(350)	(2,150)	(18,221)
Other Insurance related costs (net)			-	-		-	-	-
Underwriting Results	4,721		7,009	93,119	919	8,120	49,878	163,765
								-
Other Revenue								
Fees & commission income								-
Income from investments - 2.2								33,313
Other income								21,896
								-
Expenses								
Other operating, investment related and admin								(187,296)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								31,678
Interest expense								(7,600)
Profit before taxation								24,078
Tax								(2,000)
Profit After taxation								22,078

UAL	2014							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	696,313	322,860		2,557,526	51,634	1,265,705	328,608	5,222,645
- Coinsurance outward *								-
- SRCC & TC Premium **	(187,699)	(1,453)		(31,959)	(14,485)	-	(36,308)	(271,904)
- Reinsurance***	(434,575)	(204,064)		(16,019)	(605)	-	(143,015)	(798,278)
NWP (Line 2 - (sum of 3,4 & 5))	74,038	117,343	-	2,509,548	36,544	1,265,705	149,285	4,152,463
Change in UEP	(9,693)	915		63,163	(1,537)	(105,021)	3,346	(48,827)
NEP	64,345	118,258	-	2,572,711	35,007	1,160,683	152,631	4,103,636
								-
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(33,321)	(20,150)		(1,727,435)	(13,480)	(924,545)	(17,505)	(2,736,436)
Underwriting and Net Acquisition Costs	66,215	30,351		(287,361)	(1,993)	(36,040)	(51,292)	(280,120)
Other Insurance related costs (net)	(164,269)	(96,038)		(808,735)	(10,216)	(206,090)	(100,588)	(1,385,937)
Underwriting Results	(67,030)	32,421	-	(250,820)	9,318	(5,992)	(16,753)	(298,857)
								-
Other Revenue								
Fees & commission income								-
Income from investments - 2.2								579,741
Other income								80,262
								-
Expenses								
Other operating, investment related and admin expenses								-
Amortisation of goodwill & Intangible Assets								-
Profit from operations								361,146
Interest expense								-
Profit before taxation								361,146
Tax								(38,824)
Profit After taxation								322,322

14. Income Statement - General Insurance Business - 2014

Orient	2014							Total
	Fire	Marine	Motor		WCI	Misc		
	Rs.'000	Rs.'000	3rd party only	Comprehensive	Rs.'000	Health	Other	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	
GWP	54,619	46,727		289,463	-	78,402	51,636	520,847
- Coinsurance outward *								-
- SRCC & TC Premium **	(18,566)			(5,454)			(5,700)	(29,720)
- Reinsurance***	(31,153)	(38,569)		(7,584)		(1,685)	(16,094)	(95,084)
NWP (Line 2 - (sum of 3,4 & 5))	4,900	8,158	-	276,426	-	76,717	29,842	396,043
Change in UEP	(901)	(2,146)		(59,053)		(19,405)	(13,541)	(95,046)
NEP	3,998	6,012	-	217,373	-	57,313	16,300	300,996
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(2,198)	(2,085)		(154,296)		(46,186)	(5,198)	(209,963)
Underwriting and Net Acquisition Costs	4,693	4,211		(24,400)		(3,381)	178	(18,699)
Other Insurance related costs (net)	-	-	-	-	-	-	-	-
Underwriting Results	6,494	8,138	-	38,677	-	7,746	11,280	72,334
								-
Other Revenue								-
Fees & commission income								5,195
Income from investments - 2.2								81,933
Other income								-
								-
Expenses								-
Other operating, investment related and admin								(209,425)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(49,964)
Interest expense								-
Profit before taxation								(49,964)
Tax								-
Profit After taxation								(49,964)

15. Income Statement - General Insurance Business - 2013

Industry	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	8,149,585	1,812,211	2,796,668	31,344,616	374,405	4,105,562	7,845,769	56,428,815
- Coinsurance outward *	(134,813)	(4,190)	-	(2,199)	(1,844)	-	(18,164)	(161,211)
- SRCC & TC Premium **	(1,711,192)	(11,646)	(21,217)	(960,736)	(44,879)	59	(207,235)	(2,956,846)
- Reinsurance***	(4,823,731)	(998,976)	(54,782)	(809,612)	(43,784)	(103,000)	(2,553,525)	(9,387,410)
NWP (Line 2 - (sum of 3,4 & 5))	1,479,848	797,399	2,720,668	29,572,069	283,898	4,002,621	5,066,845	43,923,348
Change in UEP	(74,107)	8,283	13,368	(1,073,432)	(53,849)	(214,725)	(493,260)	(1,887,722)
NEP	1,405,741	805,682	2,734,037	28,498,636	230,050	3,787,896	4,573,585	42,035,626
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(810,281)	(432,748)	(1,000,253)	(18,397,430)	(88,926)	(2,883,953)	(1,956,346)	(25,569,936)
Underwriting and Net Acquisition Costs	584,171	32,125	(187,668)	(3,157,481)	(21,562)	(188,434)	(79,481)	(3,018,330)
Other Insurance related costs (net)	(617,853)	(266,254)	(500,818)	(2,474,071)	(33,145)	(297,245)	(592,147)	(4,781,532)
Underwriting Results	561,778	138,804	1,045,298	4,469,654	86,417	418,264	1,945,611	8,665,827
Other Revenue								
Fees & commission income								460,755
Income from investments - 2.2								6,380,961
Other income								1,218,220
Expenses								
Other operating, investment related and admin expenses								(9,447,790)
Amortisation of goodwill & Intangible Assets								(33,247)
Profit from operations								7,244,727
Interest expense								(78,724)
Profit before taxation								7,166,002
Tax								(1,257,825)
Profit After taxation								5,908,177

15. Income Statement - General Insurance Business - 2013

Asian Alliance	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	137,306	45,533		850,052	9,773	439,364	74,358	1,556,386
- Coinsurance outward *	-	-		-	-	-	-	-
- SRCC & TC Premium **	-	-		-	-	-	-	-
- Reinsurance***	(125,754)	(25,246)		(51,665)	(3,188)	43	(48,452)	(254,260)
NWP (Line 2 - (sum of 3,4 & 5))	11,553	20,287	-	798,387	6,585	439,407	25,906	1,302,126
Change in UEP	434	831		(124,713)	1,068	(72,951)	(5,101)	(200,432)
NEP	11,987	21,118	-	673,674	7,653	366,457	20,805	1,101,693
	-	-		-	-	-	-	-
Benefits/losses	-	-		-	-	-	-	-
Non Life Insurance Losses and Loss Adj Exp(net)	1,275	(15,791)		(554,409)	(2,802)	(330,113)	(8,485)	(910,324)
Underwriting and Net Acquisition Costs	12,579	2,292		(77,301)	(843)	(46,609)	1,811	(108,072)
Other Insurance related costs (net)	-	-		-	-	-	-	-
Underwriting Results	25,841	7,620	-	41,964	4,008	(10,265)	14,131	83,297
Other Revenue								
Fees & commission income								
Income from investments - 2.2								281,821
Other income								5,473
								-
Expenses								
Other operating, investment related and admin expenses								(404,292)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(33,702)
Interest expense								(5,735)
Profit before taxation								(39,436)
Tax								(31,803)
Profit After taxation								(71,239)

Allianz General	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	769,686	79,918		503,927	20,572		730,488.19	2,104,591
- Coinsurance outward *								
- SRCC & TC Premium **	(121,545)			-	(7,104)		(11,034.69)	(139,684)
- Reinsurance***	(566,045)	(29,393)		(7,957)	(112)		(113,656.11)	(717,163)
NWP (Line 2 - (sum of 3,4 & 5))	82,097	50,525	-	495,970	13,356	-	605,797	1,247,744
Change in UEP	(6,988)	(36,673)		(220,366)	(3,596)		(295,811.62)	(563,435)
NEP	75,109	13,852	-	275,603	9,759	-	309,986	684,309
								-
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(31,409)	(9,662)		(151,395)	(3,319)		(122,053.68)	(317,838)
Underwriting and Net Acquisition Costs	133,502	8,189		(25,232)	(215)		5,094.06	121,337
Other Insurance related costs (net)								-
Underwriting Results	177,202	12,378	-	98,976	6,225	-	193,026	487,808
Other Revenue								
Fees & commission income								
Income from investments - 2.2								132,523
Other income								27,184
								-
Expenses								
Other operating, investment related and admin expenses								(397,628)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								249,887
Interest expense								-
Profit before taxation								249,887
Tax								(57,109)
Profit After taxation								192,778

15. Income Statement - General Insurance Business - 2013

AIA	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	555,625	137,310	62,896	1,434,081	22,582	215,724	244,792	2,673,010
- Coinsurance outward *	(18,752)	(3,123)		(771)			(6,453)	(29,099)
- SRCC & TC Premium **	(172,464)	(385)		(21,463)			(20,923)	(215,236)
- Reinsurance***	(253,971)	(65,209)		(9,920)	(4,695)		(116,334)	(450,129)
NWP (Line 2 - (sum of 3,4 & 5))	110,438	68,592	62,896	1,401,927	17,887	215,724	101,082	1,978,546
Change in UEP	(9,942)	239	(646)	(61,837)	(16,715)	(11,492)	2,498	(97,895)
NEP	100,496	68,831	62,250	1,340,090	1,172	204,232	103,580	1,880,651
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(43,896)	(24,932)	(47,093)	(778,697)	(8,296)	(150,677)	(44,239)	(1,097,830)
Underwriting and Net Acquisition Costs	56,593	2,781	(4,011)	(89,459)	(2,602)	(9,553)	30,123	(16,128)
Other Insurance related costs (net)	(174,896)	(53,844)	(20,082)	(438,679)	(6,995)	(72,815)	(60,517)	(827,828)
Underwriting Results	(61,702)	(7,164)	(8,936)	33,255	(16,721)	(28,813)	28,947	(61,135)
Other Revenue								
Fees & commission income								
Income from investments - 2.2								400,943
Other income								16,130
Expenses								
Other operating, investment related and admin expenses								(9,360)
Amortisation of goodwill & Intangible Assets								
Profit from operations								346,578
Interest expense								-
Profit before taxation								(30,979)
Tax								-
Profit After taxation								315,599

Amana Takaful	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	107,436	36,661	57,416	942,897	6,748	142,285	229,078	1,522,522
- Coinsurance outward *	(7,562)	(811)		(165)	-		(8,515)	(17,053)
- SRCC & TC Premium **	(41,426)	-		(22,509)	(1,132)		(8,267)	(73,334)
- Reinsurance***	(43,148)	(20,635)		-	(80)		(32,695)	(96,558)
NWP (Line 2 - (sum of 3,4 & 5))	15,301	15,214	57,416	920,223	5,536	142,285	179,601	1,335,577
Change in UEP	(864)	(61)	(1,361)	(25,320)	-	(9,292)	(11,759)	(48,658)
NEP	14,437	15,153	56,055	894,903	5,536	132,993	167,842	1,286,920
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(12,308)	(6,905)		(492,574)	(2,933)	(54,287)	(80,170)	(649,177)
Underwriting and Net Acquisition Costs	15,646	4,520	(9,769)	(83,426)	(364)		1,821	(71,573)
Other Insurance related costs (net)								
Underwriting Results	17,775	12,768	46,286	318,903	2,239	78,706	89,493	566,170
Other Revenue								
Fees & commission income								117,630
Income from investments - 2.2								71,959
Other income								23,218
Expenses								
Other operating, investment related and admin expenses								(578,777)
Amortisation of goodwill & Intangible Assets								(5,798)
Profit from operations								194,401
Interest expense								(971)
Profit before taxation								193,431
Tax								-
Profit After taxation								193,431

15. Income Statement - General Insurance Business - 2013

AIG	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	76,511	119,417		21,665	2,255		689,294	909,143
- Coinsurance outward *	-	-		-	-		-	-
- SRCC & TC Premium **	(23,315)	-		(1,025)	(482)		(4,260)	(29,084)
- Reinsurance***	(37,799)	(58,997)		(10,704)	(1,114)		(340,537)	(449,151)
NWP (Line 2 - (sum of 3,4 & 5))	15,396	60,421	-	9,936	659	-	344,497	430,909
Change in UEP								-
NEP	15,396	60,421	-	9,936	659	-	344,497	430,909
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(20,368)	(303)		(19,858)	(227)		(86,394)	(127,151)
Underwriting and Net Acquisition Costs	(4,518)	(15,503)		2,000	84		38,946	21,010
Other Insurance related costs (net)								-
Underwriting Results	(9,489)	44,615	-	(7,922)	515	-	297,049	324,768
Other Revenue								-
Fees & commission income								6,460
Income from investments - 2.2								60,839
Other income								-
Expenses								-
Other operating, investment related and admin								(213,658)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								178,409
Interest expense								-
Profit before taxation								178,409
Tax								-
Profit After taxation								178,409

Continental	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	346,937	18,566	908	931,249	6,066	75,437	49,654	1,428,817
- Coinsurance outward *	(36,073)	(15)	-	-	(1,844)	-	(1,108)	(39,040)
- SRCC & TC Premium **	(38,807)	(1)	-	(17,298)	(738)	-	(2,417)	(59,262)
- Reinsurance***	(215,042)	(16,081)	-	(17,797)	(2,936)	(63,306)	(40,691)	(355,854)
NWP (Line 2 - (sum of 3,4 & 5))	57,015	2,469	908	896,154	547	12,131	5,438	974,661
Change in UEP	4,576	1,777	-	10,247	614	-	(1,474)	15,739
NEP	61,590	4,245	908	906,402	1,161	12,131	3,963	990,400
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	304	(1,549)		(606,506)	(122)	(10,985)	(782)	(619,641)
Underwriting and Net Acquisition Costs	15,535	1,831		(90,042)	681	11,805	4,858	(55,332)
Other Insurance related costs (net)								-
Underwriting Results	77,430	4,527	908	209,854	1,719	12,950	8,039	315,427
Other Revenue								-
Fees & commission income								10,044
Income from investments - 2.2								96,614
Other income								9,798
Expenses								-
Other operating, investment related and admin								(366,397)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								65,486
Interest expense								-
Profit before taxation								65,486
Tax								(1,142)
Profit After taxation								64,344

15. Income Statement - General Insurance Business - 2013

Ceylinco	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	1,890,347	374,577	386,792	6,484,775	132,791	885,724	1,413,278	11,568,284
- Coinsurance outward *	(65,742)	(241)	-	(1,012)	-	-	(1,901)	(68,896)
- SRCC & TC Premium **	(442,456)	(437)	(22,324)	(664,699)	(12,113)	-	(45,880)	(1,187,909)
- Reinsurance***	(796,213)	(138,580)	(13,814)	(327,779)	(10,932)	(2,262)	(378,947)	(1,668,527)
NWP (Line 2 - (sum of 3,4 & 5))	585,936	235,319	350,654	5,491,285	109,746	883,462	986,550	8,642,952
Change in UEP	10,521	9,176	(21,975)	(260,390)	(23,347)	(60,283)	(19,223)	(365,521)
NEP	596,457	244,495	328,679	5,230,895	86,399	823,179	967,327	8,277,431
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(363,088)	(115,153)	(29,731)	(3,373,376)	(27,758)	(573,522)	(159,105)	(4,641,733)
Underwriting and Net Acquisition Costs	53,134	(27,066)	(5,681)	(622,887)	(11,672)	(59,567)	(50,754)	(724,493)
Other Insurance related costs (net)								-
Underwriting Results	286,503	102,276	293,267	1,234,632	46,969	190,090	757,468	2,911,205
								-
Other Revenue								-
Fees & commission income								-
Income from investments - 2.2								775,868
Other income								233,315
								-
Expenses								-
Other operating, investment related and admin								(3,505,144)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								415,244
Interest expense								(389)
Profit before taxation								414,855
Tax								(102,134)
Profit After taxation								312,721

Cooperative	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	67,642	20,539		1,103,986			112,190	1,304,357
- Coinsurance outward *	(6,684)	-		(251)			(188)	(7,123)
- SRCC & TC Premium **	(8,435)	(291)		(14,628)			(940)	(24,293)
- Reinsurance***	(20,528)	(5,699)		(16,146)			(7,152)	(49,526)
NWP (Line 2 - (sum of 3,4 & 5))	31,995	14,549	-	1,072,960	-	-	103,910	1,223,415
Change in UEP	(881)	(891)		(78,733)			14,223	(66,281)
NEP	31,115	13,658	-	994,227	-	-	118,134	1,157,134
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(19,550)	(13,387)		(695,902)			(32,435)	(761,275)
Underwriting and Net Acquisition Costs	(8,753)	(1,949)		(84,217)			(11,118)	(106,038)
Other Insurance related costs (net)								-
Underwriting Results	2,811	(1,678)	-	214,108	-	-	74,580	289,822
								-
Other Revenue								-
Fees & commission income								70,314
Income from investments - 2.2								165,187
Other income								6,969
								-
Expenses								-
Other operating, investment related and admin								(311,056)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								221,235
Interest expense								(18,407)
Profit before taxation								202,828
Tax								-
Profit After taxation								202,828

15. Income Statement - General Insurance Business - 2013

HNBA	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	317,718	23,311	1,286,666		6,156	128,295	101,037	1,863,184
- Coinsurance outward *	-	-	-		-			
- SRCC & TC Premium **	(81,648)	(189)	-		(1,427)		(12,559)	(95,823)
- Reinsurance***	(199,747)	(19,971)	(40,379)		(45)		(68,242)	(328,384)
NWP (Line 2 - (sum of 3,4 & 5))	36,323	3,151	1,246,288		4,684	128,295	20,236	1,438,977
Change in UEP	(728)	405	(60,660)		(840)	(15,134)	(5,588)	(82,544)
NEP	35,596	3,556	1,185,627	-	3,844	113,162	14,648	1,356,433
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(6,965)	(1,235)	(776,450)		(1,937)	(96,538)	(5,948)	(889,074)
Underwriting and Net Acquisition Costs	56,672	6,445	(72,651)		(208)	10,118	(3,124)	(2,749)
Other Insurance related costs (net)	(2,687)	(10)	(8,909)		(5)	(1)	(1,911)	(13,522)
Underwriting Results	82,616	8,756	327,617	-	1,695	26,740	3,665	451,088
Other Revenue								
Fees & commission income								-
Income from investments - 2.2								295,046
Other income								12,830
Expenses								
Other operating, investment related and admin								(499,333)
Amortisation of goodwill & Intangible Assets								(16,028)
Profit from operations								243,602
Interest expense								
Profit before taxation								243,602
Tax								(35,970)
Profit After taxation								207,632

Janashakthi	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	664,390	192,649		4,723,187		493,773	459,294	6,533,293
- Coinsurance outward *								
- SRCC & TC Premium **	(174,335)	(4,154)					(36,178)	(214,667)
- Reinsurance***	(348,186)	(99,876)		(108,916)		-	(182,107)	(739,086)
NWP (Line 2 - (sum of 3,4 & 5))	141,868	88,620	-	4,614,271	-	493,773	241,008	5,579,540
Change in UEP	(3,686)	(3,806)		(112,326)		(32,563)	(55,871)	(208,252)
NEP	138,183	84,814	-	4,501,945	-	461,210	185,137	5,371,288
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(133,767)	(59,412)		(2,771,306)		(428,206)	(78,797)	(3,471,489)
Underwriting and Net Acquisition Costs	(1,364)	(16,209)		(840,840)		(34,695)	(37,520)	(930,629)
Other Insurance related costs (net)								-
Underwriting Results	3,051	9,192	-	889,799	-	(1,691)	68,820	969,170
Other Revenue								
Fees & commission income								201,636
Income from investments - 2.2								712,500
Other income								220,862
Expenses								
Other operating, investment related and admin expenses								(1,384,548)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								719,620
Interest expense								(30,947)
Profit before taxation								688,673
Tax								-
Profit After taxation								688,673

15. Income Statement - General Insurance Business - 2013

LOLC	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	66,494	4,120		1,400,393	30,684		8,957	1,510,648
- Coinsurance outward *	-	-		-			-	-
- SRCC & TC Premium **	(21,184)	-		-	(954)		(2,988)	(25,127)
- Reinsurance***	(34,754)	(4,429)		(51,847)	(18,979)		(9,043)	(119,052)
NWP (Line 2 - (sum of 3,4 & 5))	10,555	(309)	-	1,348,546	10,751	-	(3,074)	1,366,469
Change in UEP	(3,929)	387		(111,382)	(11,938)		(1,656)	(128,518)
NEP	6,626	78	-	1,237,164	(1,187)	-	(4,730)	1,237,950
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(7,140)	(2,943)		(631,710)	(4,225)		(1,271)	(647,289)
Underwriting and Net Acquisition Costs	9,321	304		(30,045)	5,276		550	(14,594)
Other Insurance related costs (net)								-
Underwriting Results	8,807	(2,561)	-	575,409	(136)	-	(5,451)	576,068
								-
Other Revenue								-
Fees & commission income								33,316
Income from investments - 2.2								155,892
Other income								725
								-
Expenses								-
Other operating, investment related and admin								(642,570)
Amortisation of goodwill & Intangible Assets								(11,420)
Profit from operations								112,010
Interest expense								(14,726)
Profit before taxation								97,284
Tax								(29,460)
Profit After taxation								67,823

MBSL	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	75,222	31,650		830,708			230,853	1,168,433
- Coinsurance outward *	-	-		-			-	-
- SRCC & TC Premium **	(17,441)	(1,600)		(14,524)			(2,078)	(35,644)
- Reinsurance***	(47,560)	(21,681)		(39,222)			(34,893)	(143,355)
NWP (Line 2 - (sum of 3,4 & 5))	10,221	8,369	-	776,962	-	-	193,882	989,434
Change in UEP	(8,036)	(257)		11,669			5,440	8,816
NEP	2,185	8,112	-	788,631	-	-	199,322	998,250
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(7,490)	(6,053)	-	(689,354)	-	-	(178,243)	(881,140)
Underwriting and Net Acquisition Costs	1,995	1,996	-	(64,883)	-	-	(4,309)	(65,201)
Other Insurance related costs (net)	(42)	(33)	-	(3,195)	-	-	(781)	(4,051)
Underwriting Results	(3,352)	4,022	-	31,199	-	-	15,989	47,858
								-
Other Revenue								-
Fees & commission income								-
Income from investments - 2.2								117,784
Other income								46,682
								-
Expenses								-
Other operating, investment related and admin								(383,857)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								(171,534)
Interest expense								-
Profit before taxation								(171,534)
Tax								-
Profit After taxation								(171,534)

15. Income Statement - General Insurance Business - 2013

Peoples'	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs. '000	Rs. '000	3rd party only Rs. '000	Comprehensive Rs. '000	Rs. '000	Health Rs. '000	Other Rs. '000	Rs. '000
GWP	326,835	5,115	3,133	2,712,577	-	31,700	171,724	3,251,084
- Coinsurance outward *								
- SRCC & TC Premium **	(117,030)	-	-	(47,215)	-	-	(1,799)	(166,043)
- Reinsurance***	(89,343)	(3,410)	-	(36,860)	-	-	(26,273)	(155,887)
NWP (Line 2 - (sum of 3,4 & 5))	120,462	1,705	3,133	2,628,502	-	31,700	143,652	2,929,154
Change in UEP	252	(167)	(114,102)			(14,657)		(128,674)
NEP	120,715	1,538	(110,969)	2,628,502	-	17,043	143,652	2,800,481
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(56,830)	(1,506)	(123)	(1,908,723)	-	(151)	(152,885)	(2,120,219)
Underwriting and Net Acquisition Costs	11,078	778	(47,282)	(256,133)	-	(109)	(591)	(292,259)
Other Insurance related costs (net)	(26,772)	(1,730)	(268)	(231,809)	-	(3,257)	(17,646)	(281,482)
Underwriting Results	48,190	(921)	(158,641)	231,837	-	13,525	(27,469)	106,521
								-
Other Revenue								-
Fees & commission income								19,160
Income from investments - 2.2								372,003
Other income								3,196
								-
Expenses								-
Other operating, investment related and admin								-
Amortisation of goodwill & Intangible Assets								-
Profit from operations								500,881
Interest expense								-
Profit before taxation								500,881
Tax								(130,056)
Profit After taxation								370,825

SLIC	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs. '000	Rs. '000	3rd party only Rs. '000	Comprehensive Rs. '000	Rs. '000	Health Rs. '000	Other Rs. '000	Rs. '000
GWP	1,867,398	377,535	984,796	6,347,618	83,964	1,595,404	1,696,436	12,953,151
- Coinsurance outward *								-
- SRCC & TC Premium **	(263,356)	(2,747)	-	(106,816)	(6,981)	-	(23,488)	(403,388)
- Reinsurance***	(1,425,091)	(273,102)	-	(63,188)	-	-	(964,899)	(2,726,279)
NWP (Line 2 - (sum of 3,4 & 5))	178,951	101,686	984,796	6,177,615	76,984	1,595,404	708,049	9,823,484
Change in UEP	(52,991)	36,590	211,814	67,968	2,289	5,728	(161,103)	110,295
NEP	125,960	138,276	1,196,610	6,245,583	79,272	1,601,132	546,947	9,933,779
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(88,798)	(113,449)	(146,047)	(3,903,158)	(23,550)	(1,204,270)	116,393	(5,362,879)
Underwriting and Net Acquisition Costs	138,154	30,936	(43,509)	(527,033)	(9,595)	(59,755)	(29,827)	(500,629)
Other Insurance related costs (net)	(282,207)	(124,937)	(471,559)	(1,082,955)	(17,169)	(221,171)	(241,067)	(2,441,066)
Underwriting Results	(106,891)	(69,174)	535,494	732,436	28,958	115,937	392,445	1,629,205
								-
Other Revenue								-
Fees & commission income								-
Income from investments - 2.2								2,010,564
Other income								506,234
								-
Expenses								-
Other operating, investment related and admin								(403,893)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								3,742,111
Interest expense								(51)
Profit before taxation								3,742,059
Tax								(803,033)
Profit After taxation								2,939,026

15. Income Statement - General Insurance Business - 2013

Sanasa	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	22,359	-	14,061	126,930	299	13,386	133,510	310,544
- Coinsurance outward *	-	-	-	-	-	-	-	-
- SRCC & TC Premium **	302	-	1,107	9,994	1	59	585	12,047
- Reinsurance***	(15,706)	-	(590)	(5,323)	(110)	(4,936)	(49,229)	(75,894)
NWP (Line 2 - (sum of 3,4 & 5))	6,955	-	14,578	131,600	190	8,509	84,866	246,697
Change in UEP	2,369	-	298	2,692	(30)	(1,359)	(13,555)	(9,586)
NEP	9,323	-	14,876	134,292	160	7,150	71,310	237,112
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	3,327	-	(808)	(7,299)	(145)	(6,511)	(64,936)	(76,372)
Underwriting and Net Acquisition Costs	(458)	-	(4,765)	(43,013)	94	4,206	41,946	(1,990)
Other Insurance related costs (net)	-	-	-	-	-	-	-	-
Underwriting Results	12,193	-	9,303	83,981	108	4,845	48,321	158,750
Other Revenue								
Fees & commission income								-
Income from investments - 2.2								41,576
Other income								31,755
								-
Expenses								
Other operating, investment related and admin								(170,223)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								61,858
Interest expense								(7,498)
Profit before taxation								54,361
Tax								(4,178)
Profit After taxation								50,183

UAL	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	821,707	325,268	-	2,711,341	52,516	-	1,480,881	5,391,712
- Coinsurance outward *	-	-	-	-	-	-	-	-
- SRCC & TC Premium **	(172,706)	(1,842)	-	(56,327)	(13,948)	-	(29,923)	(274,746)
- Reinsurance***	(586,399)	(201,205)	-	(55,416)	(1,593)	-	(136,822)	(981,435)
NWP (Line 2 - (sum of 3,4 & 5))	62,601	122,221	-	2,599,598	36,975	-	1,314,136	4,135,531
Change in UEP	(3,759)	2,769	-	(196,424)	(1,352)	-	55,569	(143,197)
NEP	58,842	124,990	-	2,403,174	35,623	-	1,369,705	3,992,334
Benefits/losses								
Non Life Insurance Losses and Loss Adj Exp(net)	(23,137)	(59,830)	-	(1,649,504)	(13,611)	-	(1,053,175)	(2,799,257)
Underwriting and Net Acquisition Costs	90,461	31,136	-	(297,356)	(2,199)	-	(67,784)	(245,741)
Other Insurance related costs (net)	(131,250)	(85,700)	-	(717,433)	(8,976)	-	(270,224)	(1,213,583)
Underwriting Results	(5,083)	10,596	-	(261,119)	10,837	-	(21,478)	(266,247)
Other Revenue								
Fees & commission income								-
Income from investments - 2.2								584,038
Other income								73,848
								-
Expenses								
Other operating, investment related and admin expenses								-
Amortisation of goodwill & Intangible Assets								-
Profit from operations								391,639
Interest expense								-
Profit before taxation								391,639
Tax								(59,199)
Profit After taxation								332,440

15. Income Statement - General Insurance Business - 2013

Orient	2013							
	Fire	Marine	Motor		WCI	Misc		Total
	Rs.'000	Rs.'000	3rd party only Rs.'000	Comprehensive Rs.'000	Rs.'000	Health Rs.'000	Other Rs.'000	Rs.'000
GWP	35,971	20,041		219,230		84,470	19,944	379,656
- Coinsurance outward *								-
- SRCC & TC Premium **	(15,346)			(4,225)			(5,084)	(24,654)
- Reinsurance***	(18,445)	(15,462)		(6,872)		(32,539)	(3,552)	(76,870)
NWP (Line 2 - (sum of 3,4 & 5))	2,180	4,580	-	208,133	-	51,931	11,308	278,132
Change in UEP	(456)	(2,035)		25,482		(2,723)	151,80415	20,420
NEP	1,724	2,545	-	233,615	-	49,208	11,460	298,552
								-
Benefits/losses								-
Non Life Insurance Losses and Loss Adj Exp(net)	(443)	(637)		(163,658)		(28,693)	(3,819)	(197,249)
Underwriting and Net Acquisition Costs	4,595	1,644		(27,613)		(4,274)	397	(25,251)
Other Insurance related costs (net)								-
Underwriting Results	5,876	3,552	-	42,344	-	16,241	8,038	76,051
Other Revenue								
Fees & commission income								2,195
Income from investments - 2.2								105,805
Other income								-
								-
Expenses								
Other operating, investment related and admin								(177,052)
Amortisation of goodwill & Intangible Assets								-
Profit from operations								6,999
Interest expense								-
Profit before taxation								6,999
Tax								(3,741)
Profit After taxation								3,258

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

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012(a)	As at 31/12/2013(a)	As at 31/12/2014(b)
Industry					
Value of Admissible Assets (Rs. Mn)	124,495	152,792	172,355	200,140	233,915
Amount of liabilities (Rs. Mn)	101,543	119,253	129,603	144,321	162,377
- Policy Liabilities (Rs. Mn)	90,866	105,208	119,214	132,493	147,938
- Other Liabilities (Rs. Mn)	10,677	14,045	10,389	11,828	14,438
Available Solvency Margin (ASM) (Rs. Mn)	22,952	33,539	42,752	55,819	71,538
Factor	0.05	0.05	0.05	0.05	0.05
RSM (Rs. Mn)	4,543	5,260	5,961	6,625	7,397
Solvency Ratio	5.05	6.38	7.17	8.43	9.67

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
AIA					
Value of Admissible Assets	19,664,159	22,935,699	26,445,359	28,969,798	33,045,559
Amount of liabilities	18,355,763	21,134,967	23,614,391	25,548,242	27,619,099
- Policy Liabilities	17,445,273	20,199,291	22,399,842	23,644,788	25,120,062
- Other Liabilities	910,490	935,676	1,214,549	1,903,454	2,499,036
Available Solvency Margin (ASM)	1,308,396	1,800,732	2,830,968	3,421,556	5,426,460
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	872,264	1,009,965	1,119,992	1,182,239	1,256,003
Solvency Ratio	1.50	1.78	2.53	2.89	4.32

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Allianz Life					
Value of Admissible Assets	217,427	393,874	534,911	926,529	1,201,060
Amount of liabilities	140,891	252,908	448,356	747,295	1,088,420
- Policy Liabilities	66,290	179,223	370,898	663,689	980,741
- Other Liabilities	74,601	73,685	77,458	83,606	107,679
Available Solvency Margin (ASM)	76,536	140,966	86,555	179,234	112,640
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	3,315	8,961	18,545	33,184	49,037
Solvency Ratio	23.09	15.73	4.67	5.40	2.30

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Amana Takaful					
Value of Admissible Assets	467,353	591,206	711,087	677,791	736,966
Amount of liabilities	464,146	550,300	612,635	623,330	706,503
- Policy Liabilities	391,211	480,211	530,026	538,568	555,610
- Other Liabilities	72,935	70,089	82,609	84,762	150,893
Available Solvency Margin (ASM)	3,207	40,906	98,452	54,461	30,463
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	19,561	24,011	26,501	26,928	27,781
Solvency Ratio	0.16	1.70	3.71	2.02	1.10

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Arpico					
Value of Admissible Assets	-	500,134	186,332	286,909	840,819
Amount of liabilities	-	60	88,058	207,593	354,977
- Policy Liabilities	-	-	47,568	149,313	283,540
- Other Liabilities	-	60	40,490	58,280	71,437
Available Solvency Margin (ASM)	-	500,074	98,274	79,316	485,842
Factor	-	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	-	-	2378	7,466	14,177
Solvency Ratio	-	-	41.32	10.62	34.27

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Asian Alliance					
Value of Admissible Assets	2,199,766	2,711,175	3,580,312	4,736,251	6,712,928
Amount of liabilities	2,108,654	2,554,989	3,311,333	4,277,781	5,941,358
- Policy Liabilities	1,807,385	2,171,840	2,857,628	3,697,969	4,913,375
- Other Liabilities	301,269	383,149	453,705	579,812	1,027,983
Available Solvency Margin (ASM)	91,112	156,186	268,979	458,470	771,570
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	90,369	108,592	142,881	184,898	245,669
Solvency Ratio	1.01	1.44	1.88	2.48	3.14

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Ceylinc					
Value of Admissible Assets	32,530,525	40,956,923	46,588,901	55,122,456	64,732,603
Amount of liabilities	22,583,063	30,363,434	30,887,779	34,189,224	38,497,915
- Policy Liabilities	20,686,381	25,068,462	29,176,262	32,593,476	36,729,597
- Other Liabilities	1,896,682	5,294,972	1,711,517	1,595,748	1,768,318
Available Solvency Margin (ASM)	9,947,462	10,593,489	15,701,122	20,933,232	26,234,688
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	1,034,319	1,253,423	1,458,813	1,629,674	1,836,480
Solvency Ratio	9.62	8.45	10.76	12.85	14.29

(a) Reinstated Audited figures

(b) Provisional figures

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

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Cooperative					
Value of Admissible Assets	581,157	676,618	717,737	891,090	960,286
Amount of liabilities	442,159	557,427	666,591	781,963	918,373
- Policy Liabilities	379,396	470,707	579,790	676,575	798,243
- Other Liabilities	62,763	86,720	86,801	105,388	120,130
Available Solvency Margin (ASM)	138,998	119,191	51,146	109,127	41,913
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	19	23,535	28,990	33,829	39,912
Solvency Ratio	7.33	5.06	1.76	3.23	1.05

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
HNBA					
Value of Admissible Assets	2,459,535	3,312,085	4,041,514	4,752,228	6,038,059
Amount of liabilities	2,337,669	2,922,014	3,661,808	4,033,316	5,040,184
- Policy Liabilities	2,162,776	2,704,073	3,332,214	4,033,316	5,040,184
- Other Liabilities	174,893	217,941	329,594	306,946	421,782
Available Solvency Margin (ASM)	121,865	390,071	379,706	411,966	576,093
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	108,139	135,204	166,611	201,665.8	252,009.2
Solvency Ratio	1.13	2.89	2.28	2.04	2.29

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Janashakthi					
Value of Admissible Assets	3,406,240	4,453,500	5,909,829	7,126,688	7,599,615
Amount of liabilities	2,992,215	3,994,998	4,898,917	5,351,017	6,756,807
- Policy Liabilities	2,617,332	3,671,759	4,553,477	5,000,785	6,362,045
- Other Liabilities	374,883	323,239	345,440	350,231	394,762
Available Solvency Margin (ASM)	414,024	458,501	1,010,912	1,775,671	842,808
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	130,867	183,588	227,674	250,039	318,102
Solvency Ratio	3.16	2.50	4.44	7.10	2.65

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
LTC					
Value of Admissible Assets	918,937	1,046,860	1,217,045	1,524,586	1,896,873
Amount of liabilities	648,937	770,711	807,180	1,036,445	1,188,769
- Policy Liabilities	591,357	670,534	759,476	919,426	1,131,121
- Other Liabilities	57,580	100,177	47,704	117,019	57,648
Available Solvency Margin (ASM)	270,000	276,149	409,865	488,141	708,104
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	29,568	33,527	37,974	45,971	56,556
Solvency Ratio	9.13	8.24	10.79	10.62	12.52

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
LOLC					
Value of Admissible Assets	-	143,087	217,581	146,768	990,495
Amount of liabilities	-	51,958	75,046	287,373	794,344
- Policy Liabilities	-	35,389	64,793	251,522	682,942
- Other Liabilities	-	16,570	10,253	35,851	111,402
Available Solvency Margin (ASM)	-	91,129	142,535	(140,606)	196,151
Factor	-	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	-	1,769	3,240	12,576	34,147
Solvency Ratio	-	51.50	44.00	(11.18)	5.74

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
MBSL					
Value of Admissible Assets	101,488	144,971	187,793	254,913	397,444
Amount of liabilities	83,048	120,852	165,293	259,311	433,895
- Policy Liabilities	64,284	95,740	136,510	218,559	367,615
- Other Liabilities	18,764	25,112	28,783	40,752	66,280
Available Solvency Margin (ASM)	18,440	24,119	22,500	(4,398)	(36,451)
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	3,214	4,787	6,826	10,928	18,381
Solvency Ratio	5.74	5.04	3.30	(0.40)	(1.98)

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
NIC					
Value of Admissible Assets	1,109,371	784,580	863,126	488,101	900,514
Amount of liabilities	1,072,832	754,605	836,446	473,872	877,492
- Policy Liabilities	730,778	599,499	533,603	284,572	460,427
- Other Liabilities	342,054	155,106	302,843	189,301	417,065
Available Solvency Margin (ASM)	36,539	29,975	26,680	14,229	23,021
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	36,539	29,975	26,680	14,229	23,021
Solvency Ratio	1.00	1.00	1.00	1.00	1.00

(a) Reinstated Audited figures
(b) Provisional figures

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

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Sanasa					
Value of Admissible Assets	222,072	266,527	400,145	605,578	971,967
Amount of liabilities	176,505	240,482	372,104	577,859	751,706
- Policy Liabilities	154,325	212,620	330,899	537,990	682,753
- Other Liabilities	22,180	27,862	41,205	39,869	68,952
Available Solvency Margin (ASM)	45,567	26,045	28,041	27,719	220,261
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	7,716	10,631	16,545	26,900	34,138
Solvency Ratio	5.91	2.45	1.69	1.03	6.45

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
SLIC					
Value of Admissible Assets	50,109,285	60,679,224	65,176,263	73,346,191	82,664,915
Amount of liabilities	39,694,145	42,247,444	44,914,992	48,539,069	51,135,139
- Policy Liabilities	34,100,798	37,039,605	39,968,188	43,227,530	45,360,319
- Other Liabilities	5,593,347	5,207,839	4,946,805	5,311,538	5,774,820
Available Solvency Margin (ASM)	10,415,140	18,431,780	20,261,271	24,807,122	31,529,776
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	1,705,040	1,851,980	1,998,409	2,161,377	2,268,016
Solvency Ratio	6.11	9.95	10.14	11.48	13.90

Solvency Ratio as at	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
UAL					
Value of Admissible Assets	11,616,686	13,980,152	16,440,364	20,284,241	24,224,887
Amount of liabilities	10,785,049	12,890,912	14,544,998	17,080,464	19,849,823
- Policy Liabilities	9,668,223	11,608,947	13,572,802	16,054,685	18,469,562
- Other Liabilities	1,116,826	1,281,965	972,196	1,025,779	1,380,261
Available Solvency Margin (ASM)	831,637	1,089,240	1,895,366	3,203,778	4,375,064
Factor	0.05	0.05	0.05	0.05	0.05
Required Solvency Margin (Policy Liabilities*0.05)	483,411	580,447	678,640	802,734	923,478
Solvency Ratio	1.72	1.88	2.79	3.99	4.74

(a) Reinstated Audited figures

(b) Provisional figures

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

Insurer	As at 31st December 2014 (b)				Value of Policy Liabilities as at 31st December 2013 (a) (Rs. '000)	Value of Policy Liabilities as at 31st December 2012 (Rs. '000)	Value of Policy Liabilities as at 31st December 2011 (Rs. '000)	Value of Policy Liabilities as at 31st December 2010 (Rs. '000)
	Available Solvency Margin (ASM) (Rs.'000)	Required Solvency Margin (RSM) (Policy Liabilities*0.05) (Rs. '000)	Solvency Ratio (ASM/RSM)	Value of Policy Liabilities (Rs. '000)				
AIA	5,426,460	1,256,003	4.32	25,120,062	23,644,788	22,399,842	20,199,291	17,445,273
Allianz Life	112,640	49,037	2.30	980,741	663,689	370,898	179,223	66,290
Amana Takaful	30,463	27,781	1.10	555,610	538,568	530,026	480,211	391,211
Arpico	485,842	14,177	34.27	283,540	149,313	47,568	-	-
Asian Alliance	771,570	245,669	3.14	4,913,375	3,697,969	2,857,628	2,171,840	1,807,385
Ceylinco	26,234,688	1,836,480	14.29	36,729,597	32,593,476	29,176,262	25,068,462	20,686,381
Cooperative	41,913	39,912	1.05	798,243	676,575	579,790	470,707	379,396
HNBA	576,093	252,009	2.29	5,040,184	4,033,316	3,332,214	2,704,073	2,162,776
Janashakthi	865,829	341,124	2.54	6,822,472	5,285,357	5,087,080	4,271,258	3,348,110
LIC	708,104	56,556	12.52	1,131,121	919,426	759,476	670,534	591,357
LOLC	196,151	34,147	5.74	682,942	251,522	64,793	35,389	-
MBSL	(36,451)	18,381	(1.98)	367,615	218,559	136,510	95,740	64,284
Sanasa	220,261	34,138	6.45	682,753	537,990	330,899	212,620	154,325
SLIC	31,529,776	2,268,016	13.90	45,360,319	43,227,530	39,968,188	37,039,605	34,100,798
UAL	4,375,064	923,478	4.74	18,469,562	16,054,685	13,572,802	11,608,947	9,668,223
Total	71,538,404	7,396,907	9.67	147,938,137	132,492,764	119,213,976	105,207,900	90,865,809

(a) Reinstated Audited figures

(b) Provisional figures

18. Company-wise Solvency ratio 2010 to 2014 - General Insurance Business

Industry	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets (Rs. Mn)	51,386	56,757	67,390	75,265	76,515
Amount of Total Liabilities (Rs. Mn)	35,571	40,251	45,388	48,605	52,262
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. Mn)	25,461	31,565	33,188	35,724	38,569
2.2 Other Liabilities (Rs. Mn)	8,935	6,405	12,200	12,882	13,693
Available Solvency Margin (Rs. Mn)	15,815	16,506	22,001	26,659	24,253
Required Solvency Margin (Rs. Mn)	6,710	8,078	9,053	9,701	10,147
Solvency Ratio	2.36	2.04	2.43	2.75	2.39

AIA	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	3,956,837	4,964,464	3,547,420	4,019,264	4,052,231
Amount of Total Liabilities	2,234,876	2,472,458	2,183,095	2,431,452	2,680,917
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	1,721,961	1,730,784	1,515,737	1,702,296	1,833,987
2.2 Other Liabilities (Rs. '000)	512,915	741,674	667,358	729,156	846,930
Available Solvency Margin	1,721,961	2,492,006	1,364,325	1,587,812	1,371,314
Required Solvency Margin	420,950	442,994	361,071	395,709	437,609
Solvency Ratio	4.09	5.63	3.78	4.01	3.13

AIG	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	649,133	772,723	705,867	854,695	260,157
Amount of Total Liabilities	482,842	631,972	561,348	676,236	80,040
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	252,785	308,930	304,886	403,207	61,982
2.2 Other Liabilities (Rs. '000)	230,057	323,042	256,463	273,029	18,057
Available Solvency Margin	166,291	140,751	144,519	178,459	180,118
Required Solvency Margin	92,216	81,396	80,553	87,633	50,000
Solvency Ratio	1.80	1.73	1.79	2.04	3.60

Allianz Gen.	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	1,274,325	1,311,097	1,539,171	1,940,944	2,314,468
Amount of Total Liabilities	800,159	706,362	933,826	1,378,879	1,859,422
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	333,646	418,054	486,330	1,010,087	1,280,203
2.2 Other Liabilities (Rs. '000)	466,513	288,308	447,496	368,792	579,219
Available Solvency Margin	474,166	604,735	605,345	562,065	455,046
Required Solvency Margin	61,169	84,076	105,137	249,548	305,505
Solvency Ratio	7.75	7.19	5.76	2.25	1.49

Amana Takaful	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	648,668	850,763	972,836	1,019,745	906,854
Amount of Total Liabilities	855,747	600,678	587,202	598,749	677,058
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	342,520	401,239	476,582	511,409	493,240
2.2 Other Liabilities (Rs. '000)	513,227	199,438	110,620	87,340	183,818
Available Solvency Margin	(207,079)	250,085	385,634	420,995	229,795
Required Solvency Margin	146,984	167,500	204,466	227,176	227,696
Solvency Ratio	(1.41)	1.49	1.89	1.85	1.01

(a) Reinstated Audited figures

(b) Provisional figures

18. Company-wise Solvency ratio 2010 to 2014 - General Insurance Business

Asian Alliance	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	1,128,716	1,031,026	1,289,432	1,679,065	2,008,208
Amount of Total Liabilities	847,264	674,686	836,682	1,102,503	1,527,009
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	198,119	323,920	592,088	781,103	999,641
2.2 Other Liabilities (Rs. '000)	649,145	350,766	244,594	321,399	527,368
Available Solvency Margin	281,452	356,340	452,750	576,562	481,199
Required Solvency Margin	56,548	92,281	191,160	260,425	280,828
Solvency Ratio	4.98	3.86	2.37	2.21	1.71

Ceylinco	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	9,622,372	8,304,522	9,243,735	9,911,233	10,837,261
Amount of Total Liabilities	5,616,033	6,510,054	7,068,780	7,468,945	7,967,480
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	4,440,609	5,207,922	5,190,708	5,686,878	6,110,117
2.2 Other Liabilities (Rs. '000)	1,175,424	1,302,132	1,878,072	1,782,067	1,857,363
Available Solvency Margin	4,006,339	1,794,468	2,174,955	2,442,288	2,869,781
Required Solvency Margin	1,511,581	1,641,178	1,769,616	1,841,647	1,957,655
Solvency Ratio	2.65	1.09	1.23	1.33	1.47

Continental	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	603,691	990,535	1,121,059	1,127,829	1,598,320
Amount of Total Liabilities	344,792	737,169	785,032	786,526	987,342
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	222,367	573,667	628,214	611,398	767,911
2.2 Other Liabilities (Rs. '000)	122,425	163,502	156,818	175,127	219,432
Available Solvency Margin	258,899	253,365	336,027	341,303	610,977
Required Solvency Margin	50,000	178,634	212,141	194,932	246,789
Solvency Ratio	5.18	1.42	1.58	1.75	2.48

Cooperative	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	795,155	1,103,391	1,317,071	1,504,232	1,649,173
Amount of Total Liabilities	466,678	650,961	862,414	1,082,511	1,194,034
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	360,509	488,561	650,851	845,156	1,014,064
2.2 Other Liabilities (Rs. '000)	106,169	162,400	211,563	237,355	179,970
Available Solvency Margin	328,478	452,429	454,657	421,721	455,138
Required Solvency Margin	121,967	176,357	216,330	244,683	263,748
Solvency Ratio	2.69	2.57	2.10	1.72	1.73

HNBA	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	1,300,140	1,927,723	2,075,640	2,356,538	2,616,306
Amount of Total Liabilities	901,125	1,105,779	1,157,258	1,237,295	1,479,951
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	658,899	834,027	855,641	924,712	1,150,323
2.2 Other Liabilities (Rs. '000)	242,226	271,753	301,617	312,583	329,628
Available Solvency Margin	399,015	821,944	918,382	1,119,244	1,136,355
Required Solvency Margin	198,688	260,844	263,914	287,795	369,839
Solvency Ratio	2.01	3.15	3.48	3.89	3.07

(a) Reinstated Audited figures

(b) Provisional figures

18. Company-wise Solvency ratio 2010 to 2014 - General Insurance Business

Janashakthi	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	5,574,249	5,617,805	7,026,146	7,381,279	8,109,913
Amount of Total Liabilities	3,843,100	4,256,457	4,706,049	5,520,522	6,169,061
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	2,819,260	3,145,394	3,510,174	4,103,078	4,327,793
2.2 Other Liabilities (Rs. '000)	1,023,840	1,111,063	1,195,875	1,417,444	1,841,268
Available Solvency Margin	1,731,149	1,361,348	2,320,097	1,860,757	1,940,852
Required Solvency Margin	783,684	912,385	1,034,816	1,115,908	1,135,015
Solvency Ratio	2.21	1.49	2.24	1.67	1.71

LOLC	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	-	443,616	1,466,373	1,603,329	2,040,685
Amount of Total Liabilities	-	357,467	1,171,302	1,317,464	1,616,691
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	-	318,332	883,883	1,074,318	1,326,137
2.2 Other Liabilities (Rs. '000)	-	39,135	287,419	243,146	290,554
Available Solvency Margin	-	86,150	295,071	285,865	423,993
Required Solvency Margin	-	70,193	240,374	273,294	317,274
Solvency Ratio	-	1.23	1.23	1.05	1.34

MBSL	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	467,332	593,188	867,779	834,313	1,011,585
Amount of Total Liabilities	389,419	440,448	668,339	911,092	833,989
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	233,941	322,967	518,511	627,183	546,459
2.2 Other Liabilities (Rs. '000)	155,478	117,481	149,828	283,909	287,530
Available Solvency Margin	77,913	152,740	199,440	(76,779)	177,596
Required Solvency Margin	73,709	99,220	187,716	197,278	160,016
Solvency Ratio	1.06	1.54	1.06	(0.39)	1.11

Orient	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	-	745,993	838,825	675,021	692,647
Amount of Total Liabilities	-	43,185	247,772	227,602	371,712
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	-	1,498	165,938	150,739	259,891
2.2 Other Liabilities (Rs. '000)	-	41,687	81,834	76,863	111,821
Available Solvency Margin	-	702,808	591,053	447,419	320,935
Required Solvency Margin	-	50,000	50,665	55,626	79,209
Solvency Ratio	-	14.06	11.67	8.04	4.05

People's	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	832,428	2,143,830	2,951,926	3,573,190	4,062,684
Amount of Total Liabilities	650,785	1,658,298	2,163,095	2,689,368	3,053,854
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	567,648	1,459,227	1,878,856	2,238,159	2,581,583
2.2 Other Liabilities (Rs. '000)	83,137	199,071	284,239	451,209	472,271
Available Solvency Margin	181,643	485,532	788,831	883,822	1,008,830
Required Solvency Margin	152,178	434,397	527,566	585,831	629,334
Solvency Ratio	1.19	1.12	1.50	1.51	1.60

(a) Reinstated Audited figures

(b) Provisional figures

18. Company-wise Solvency ratio 2010 to 2014 - General Insurance Business

Sanasa	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	278,832	258,018	291,277	242,396	384,414
Amount of Total Liabilities	159,487	184,255	208,559	178,424	305,857
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	116,561	118,922	136,278	131,248	181,426
2.2 Other Liabilities (Rs. '000)	42,926	65,333	72,281	47,176	124,431
Available Solvency Margin	119,345	73,763	82,718	63,972	78,556
Required Solvency Margin	50,000	50,000	50,000	50,000	50,000
Solvency Ratio	2.39	1.48	1.65	1.28	1.57

SLIC	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	19,778,468	20,817,021	26,431,140	30,327,803	26,776,319
Amount of Total Liabilities	14,619,476	15,640,188	17,273,440	16,498,826	16,894,422
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	11,001,617	13,359,262	12,570,017	11,881,612	12,481,712
2.2 Other Liabilities (Rs. '000)	2,442,578	2,288,926	4,703,423	4,617,214	4,412,711
Available Solvency Margin	5,158,992	5,176,833	9,157,700	13,828,977	9,881,897
Required Solvency Margin	2,442,578	2,667,495	2,814,390	2,806,388	2,806,388
Solvency Ratio	2.11	1.94	3.25	4.93	3.52

UAL	As at 31/12/2010	As at 31/12/2011	As at 31/12/2012	As at 31/12/2013(a)	As at 31/12/2014(b)
Value of Admissible Assets	4,475,985	4,890,690	5,704,044	6,213,821	7,193,760
Amount of Total Liabilities	3,359,614	3,577,183	3,974,195	4,499,040	4,563,567
2.1 Technical Reserves - Net (Gross minus Reinsurance) (Rs. '000)	2,260,319	2,552,718	2,823,314	3,040,948	3,152,537
2.2 Other Liabilities (Rs. '000)	1,099,295	1,024,465	1,150,881	1,458,092	1,411,029
Available Solvency Margin	1,116,371	1,313,507	1,729,849	1,714,780	2,630,193
Required Solvency Margin	548,054	668,791	742,831	827,106	830,493
Solvency Ratio	2.04	1.96	2.33	2.07	3.17

(a) Reinstated Audited figures
(b) Provisional figures

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

Insurer	As at 31st December 2014 (a)				As at 31st December 2013 (b)	As at 31st December 2012	As at 31st December 2011	As at 31st December 2010
	Available Solvency Margin (ASM) (Rs. '000)	Required Solvency Margin (Rs. '000)	Solvency Ratio	Technical Reserve (Rs. '000)	Technical Reserve (Rs. '000)	Technical Reserve (Rs. '000)	Technical Reserve (Rs. '000)	Technical Reserve (Rs. '000)
AIA	1,371,314	437,609	3.13	1,833,987	1,702,296	1,515,737	1,730,784	1,652,459
AIG	180,118	50,000	3.60	61,982	403,207	304,886	308,930	252,785
Allianz Gen.	455,046	305,505	1.49	1,280,203	1,010,087	486,330	418,054	333,646
Amana Takaful	229,795	227,696	1.01	493,240	511,409	476,582	401,239	342,520
Asian Alliance	481,199	280,828	1.71	999,641	781,103	592,088	323,920	198,119
Ceylinco	2,869,781	1,957,655	1.47	6,110,117	5,686,878	5,190,708	5,207,922	4,440,609
Continental	610,977	246,789	2.48	767,911	611,398	628,214	573,667	222,367
Cooperative	455,138	263,748	1.73	1,014,064	845,156	650,851	488,561	360,509
HNBA	1,136,355	369,839	3.07	1,150,323	924,712	855,641	834,027	658,899
Janashakthi	1,940,852	1,135,015	1.71	4,327,793	4,103,078	3,510,174	3,145,394	2,819,260
LOLC	423,993	317,274	1.34	1,326,137	1,074,318	883,883	318,332	-
MBSL	177,596	160,016	1.11	546,459	627,183	518,511	322,967	233,941
Orient	320,935	79,209	4.05	259,891	150,739	165,938	1,498	-
People's	1,008,830	629,334	1.60	2,581,583	2,238,159	1,878,856	1,459,227	567,648
Sanasa	78,556	50,000	1.57	181,426	131,248	136,278	118,252	116,561
SLIC	9,881,897	2,806,388	3.52	12,481,712	11,881,612	12,570,017	13,359,262	11,001,617
UAL	2,630,193	830,493	3.17	3,152,537	3,040,948	2,823,314	2,552,718	2,260,319
Total	24,252,577	10,147,397	2.39	38,569,008	35,723,532	33,188,008	31,564,755	25,461,259

(a) Reinstated Audited figures

(b) Provisional figures

20. Class-wise Analysis of Gross Written Premium - General Insurance Business - 2010 to 2014

Class	Gross Written Premium (Rs.'000)				
	2010	2011	2012	2013(a)	2014(b)
Fire	5,012,443	5,376,094	5,422,346	6,303,579	6,242,137
Marine	1,498,832	1,678,027	1,917,570	1,796,374	1,811,989
Motor	20,948,782	27,141,119	31,637,508	33,157,131	34,945,370
Miscellaneous	7,641,390	9,133,584	10,717,025	12,053,673	12,262,143
Total	35,101,447	43,328,824	49,694,449	53,310,758	55,261,639

Class	Growth (%)				
	2010	2011	2012	2013(a)	2014(b)
Fire	(28.90)	7.25	0.86	16.25	(0.97)
Marine	3.89	11.96	14.28	(6.32)	0.87
Motor	17.05	29.56	16.57	4.80	5.39
Miscellaneous	6.75	19.53	17.34	12.47	1.73
Total	4.63	23.44	14.69	7.28	3.66

Class	Percentage Share (%)				
	2010	2011	2012	2013(a)	2014(b)
Fire	14.28	12.41	10.91	11.82	11.30
Marine	4.27	3.87	3.86	3.37	3.28
Motor	59.68	62.64	63.66	62.20	63.24
Miscellaneous	21.77	21.08	21.57	22.61	22.19
Total	100	100	100	100	100

Industry Growth (General Insurance)	4.63	23.44	14.69	7.28	3.66
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(a) Reinstated Audited figures

(b) Provisional figures

Notes:

1. Strike, Riot, Civil Commotion and Terrorism (SRCC & T) premium income of NITF was not considered for insurance companies' general insurance GWP for the years 2010 to 2014.

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

21. Class-wise, Company wise Analysis of Gross written Premium - General Insurance Buisness 2010 to 2014
Class-wise Analysis of Gross Written Premium - General Insurance Business - 2014

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	330,969	135,023	1,722,028	18,243	449,314	2,655,577
AIG	7,922	789	16,503	-	498,643	523,857
Allianz Gen.	866,812	62,934	672,501	16,314	945,407	2,563,968
Amana Takaful	56,323	65,693	935,665	6,249	233,720	1,297,651
Asian Alliance	121,270	51,269	886,793	7,461	585,035	1,651,827
Ceylinco	1,543,309	412,600	6,668,172	123,991	2,024,777	10,772,849
Continental	342,821	25,293	1,094,504	5,660	296,925	1,765,202
Cooperative	43,617	6,879	1,172,186	-	123,336	1,346,018
HNBA	246,980	33,794	1,668,421	6,391	257,475	2,213,061
Janashakthi	543,157	197,376	4,741,231	-	1,009,791	6,491,556
LOLC	87,934	7,692	1,707,096	3,336	37,334	1,843,393
MBSL	41,587	34,228	718,538	3,013	115,759	913,125
Orient	36,052	46,727	284,010	-	124,338	491,127
People's	187,395	13,117	2,816,418	76	269,058	3,286,063
Sanasa	7,160	-	220,460	1,057	153,380	382,057
SLIC	1,270,217	397,168	7,095,278	77,524	3,273,382	12,113,568
UAL	508,613	321,406	2,525,568	37,149	1,558,004	4,950,741
Total	6,242,137	1,811,989	34,945,370	306,465	11,955,678	55,261,639

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	364,409	133,801	1,474,743	22,582	433,140	2,428,675
AIG	53,196	119,417	20,640	1,772	685,034	880,060
Allianz Gen.	648,141	79,918	503,927	13,468	719,454	1,964,907
Amana Takaful	58,448	35,850	977,639	5,616	354,582	1,432,135
Asian Alliance	137,306	45,533	850,052	9,773	513,722	1,556,386
Ceylinco	1,382,149	373,899	6,183,532	120,678	2,251,221	10,311,479
Ceylinco Takaful	-	-	-	-	-	-
Continental	272,057	18,550	914,859	3,483	121,565	1,330,515
Cooperative	52,523	20,248	1,089,107	-	111,063	1,272,941
HNBA	236,070	23,122	1,286,666	4,729	216,774	1,767,361
Janashakthi	490,055	188,495	4,723,187	-	916,889	6,318,626
LOLC	45,310	4,120	1,400,393	29,730	5,969	1,485,521
MBSL	57,781	30,050	816,184	-	228,775	1,132,789
Orient	20,625	20,041	215,005	-	99,330	355,001
People's	209,805	5,115	2,668,495	-	201,625	3,085,041
Sanasa	22,661	-	152,091	300	147,540	322,592
SLIC	1,604,042	374,788	7,225,598	76,984	3,268,352	12,549,763
UAL	649,001	323,426	2,655,014	38,568	1,450,958	5,116,966
Total	6,303,579	1,796,374	33,157,131	327,682	11,725,991	53,310,758

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	304,103	143,044	1,347,060	20,286	328,760	2,143,253
AIG	88,220	103,734	38,276	3,289	585,929	819,448
Allianz Gen.	755,131	33,302	176,101	8,138	424,455	1,397,127
Amana Takaful	59,550	37,515	831,724	5,331	191,717	1,125,837
Asian Alliance	115,504	61,191	619,704	7,888	328,954	1,133,240
Ceylinco	1,433,917	400,994	6,542,295	119,927	1,937,784	10,434,917
Ceylinco Takaful	-	-	-	-	-	-
Continental	445,584	15,054	987,241	2,863	94,484	1,545,226
Cooperative	49,419	21,106	929,203	-	135,283	1,135,011
HNBA	227,063	23,656	1,204,174	3,174	177,239	1,635,305
Janashakthi	426,498	173,972	4,388,376	-	784,583	5,773,429
LOLC	25,596	1,529	1,263,487	1,319	3,202	1,295,133
MBSL	50,149	29,681	735,717	-	233,600	1,049,147
Orient	15,980	13,683	202,454	-	76,430	308,547
People's	191,163	8,148	2,407,382	-	188,755	2,795,448
Sanasa	24,187	-	173,036	-	110,919	308,142
SLIC	1,039,727	277,635	7,463,166	84,323	3,494,336	12,359,187
UAL	170,557	573,327	2,328,111	24,538	1,339,520	4,436,053
Total	5,422,346	1,917,570	31,637,507	281,076	10,435,950	49,694,449

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

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

21. Class-wise Analysis of Gross Written Premium - General Insurance Business - 2010

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

**22. Net Earned Premium, Net Claims Incurred, Net Claims Ratio, Net Expense Ratio and Net Combined Ratio -
General Insurance Business (2010 to 2014)**

Class	Net Earned Premium (Rs.'000)				
	2010	2011	2012	2013(a)	2014(b)
Fire	1,098,186	1,141,591	1,400,808	1,405,741	1,029,013
Marine	674,476	802,677	537,073	805,682	702,595
Motor	18,356,887	23,575,071	29,293,110	31,232,673	33,030,719
Miscellaneous	5,282,148	6,298,058	7,222,611	8,591,530	9,470,186
Total	25,411,697	31,817,397	38,453,602	42,035,626	44,232,513

Class	Net Claims Incurred (Rs.'000)				
	2010	2011	2012	2013(a)	2014(b)
Fire	529,448	482,646	505,101	810,281	717,400
Marine	216,143	232,189	321,077	432,748	282,585
Motor	11,733,879	15,416,753	18,235,622	19,397,683	21,363,322
Miscellaneous	3,091,110	4,160,145	4,705,619	4,929,225	6,572,105
Total	15,570,580	20,291,734	23,767,419	25,569,936	28,935,411

Class	Net Claims Ratio (%)				
	2010	2011	2012	2013(a)	2014(b)
Fire	48.21	42.28	36.06	57.64	69.72
Marine	32.05	28.93	59.78	53.71	40.22
Motor	63.92	65.39	62.25	62.11	64.68
Miscellaneous	58.52	66.05	65.15	57.37	69.40
Total	61.27	63.78	61.81	60.83	65.42

	2010	2011	2012	2013(a)	2014(b)
Net Expenses (Rs.'000)	10,058,322	12,105,102	14,807,142	17,359,623	19,569,487
Net Expense Ratio (%)	39.58	38.04	38.51	41.30	44.24

Net Combined Ratio (%)	100.85	101.81	100.31	102.13	109.66
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(a) Reinstated Audited figures

(b) Provisional figures

Notes:

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

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

23. Class-wise Analysis of Earned Premium - General Insurance Business - 2010 to 2014

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	56,913	66,555	1,549,546	16,745	341,644	2,031,403
AIG	50	(676)	21,377	-	334,297	355,048
Allianz Gen.	(130,598)	(24,356)	669,027	18,689	889,227	1,421,990
Amana Takaful	4,216	14,311	899,442	5,995	176,078	1,100,041
Asian Alliance	12,725	15,052	789,690	6,496	499,512	1,323,474
Ceylinco	458,351	264,121	6,265,051	101,930	1,616,807	8,706,260
Continental	64,727	4,432	952,922	781	64,853	1,087,715
Cooperative	28,907	9,797	1,104,417	-	112,378	1,255,499
HNBA	37,484	3,812	1,390,375	5,851	179,050	1,616,571
Janashakthi	135,247	104,515	4,528,654	-	737,534	5,505,950
LOLC	7,862	2,792	1,469,835	2,844	13,744	1,497,077
MBSL	9,480	8,118	696,230	1,835	135,837	851,500
Orient	3,998	6,012	217,373	-	73,613	300,996
People's	93,803	1,088	2,675,505	65	220,005	2,990,467
Sanasa	4,962	-	170,652	1,057	86,512	263,182
SLIC	176,542	108,762	7,057,913	78,007	2,400,479	9,821,703
UAL	64,345	118,258	2,572,711	35,007	1,313,315	4,103,636
Total	1,029,013	702,595	33,030,719	275,303	9,194,883	44,232,513

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	100,496	68,831	1,402,340	1,172	307,812	1,880,651
AIG	15,396	60,421	9,936	659	344,497	430,909
Allianz Gen.	75,109	13,852	275,603	9,759	309,986	684,309
Amana Takaful	14,437	15,153	950,958	5,536	300,835	1,286,920
Asian Alliance	11,987	21,118	673,674	7,653	387,261	1,101,693
Ceylinco	596,457	244,495	5,559,574	86,399	1,790,506	8,277,431
Continental	61,590	4,245	907,310	1,161	16,094	990,400
Cooperative	31,115	13,658	994,227	-	118,134	1,157,134
HNBA	35,596	3,556	1,185,627	3,844	127,810	1,356,433
Janashakthi	138,183	84,814	4,501,945	-	646,346	5,371,288
LOLC	6,626	78	1,237,164	(1,187)	(4,730)	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	160	78,460	237,112
SLIC	125,960	138,276	7,442,193	79,272	2,148,079	9,933,779
UAL	58,842	124,990	2,403,174	35,623	1,369,705	3,992,334
Total	1,405,741	805,682	31,232,673	230,050	8,361,481	42,035,626

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

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

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

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

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

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

24. Class-wise Analysis of Claims Incurred - General Insurance Business -2010 to 2014

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	7,991	29,259	950,057	23,668	238,856	1,249,831
AIG	1,498	2,835	23,944	-	206,161	234,438
Allianz Gen.	14,933	8,782	460,494	3,450	303,762	791,421
Amana Takaful	7,707	4,304	519,693	1,046	103,480	636,231
Asian Alliance	18,324	7,086	726,933	2,386	481,441	1,236,170
Ceylinco	418,001	122,525	3,811,330	11,671	896,385	5,259,912
Continental	1,083	246	588,014	403	48,725	638,471
Cooperative	22,181	8,215	767,035	-	31,742	829,172
HNBA	12,955	1,992	977,695	3,840	164,238	1,160,721
Janashakthi	57,239	16,059	2,944,350	-	530,993	3,548,641
LOLC	11,032	79	794,303	935	10,196	816,545
MBSL	604	7,438	435,526	4,173	150,124	597,865
Orient	2,198	2,085	154,296	-	51,384	209,963
People's	52,203	(14,451)	1,937,568	-	188,383	2,163,704
Sanasa	102	-	54,942	138	26,014	81,196
SLIC	56,028	65,979	4,489,706	25,397	2,107,585	6,744,695
UAL	33,321	20,150	1,727,435	13,480	942,050	2,736,436
Total	717,400	282,585	21,363,322	90,586	6,481,519	28,935,411

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	43,896	24,932	825,790	8,296	194,916	1,097,830
AIG	20,368	303	19,858	227	86,394	127,151
Allianz Gen.	31,409	9,662	151,395	3,319	122,054	317,838
Amana Takaful	12,308	6,905	492,574	2,933	134,457	649,177
Asian Alliance	(1,275)	15,791	554,409	2,802	338,597	910,324
Ceylinco	363,088	115,153	3,403,107	27,758	732,627	4,641,733
Continental	(304)	1,549	606,506	122	11,768	619,641
Cooperative	19,550	13,387	695,902	-	32,435	761,275
HNBA	6,965	1,235	776,450	1,937	102,486	889,074
Janashakthi	133,767	59,412	2,771,306	-	507,003	3,471,489
LOLC	7,140	2,943	631,710	4,225	1,271	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	2,120,219
Sanasa	(3,327)	-	8,107	145	71,447	76,372
SLIC	88,798	113,449	4,049,206	23,550	1,087,877	5,362,879
UAL	23,137	59,830	1,649,504	13,611	1,053,175	2,799,257
Total	810,281	432,748	19,397,683	88,926	4,840,299	25,569,936

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

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

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

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

24. Class-wise Analysis of Claims Incurred - General Insurance Business- 2010

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

25. Company-wise Net Combined Ratio - General Insurance Business - 2010 to 2014

Insurer	2010 (%)	2011 (%)	2012 (%)	2013(a) (%)	2014(b) (%)
AIA	116.83	104.25	97.93	103.75	110.52
AIG	95.40	110.60	115.72	74.21	98.71
Allianz Gen.	57.09	46.43	57.89	86.82	108.43
Amana Takaful	109.30	127.46	114.70	101.51	124.06
Asian Alliance	161.80	137.82	128.55	129.66	142.33
Ceylinco	101.31	102.79	99.17	107.18	109.29
Continental	268.10	186.98	103.97	105.15	103.96
Cooperative	97.53	81.64	101.34	103.43	103.46
HNBA	107.46	102.83	101.73	104.74	109.55
Janashakthi	111.47	103.68	105.25	108.31	108.27
LOLC	-	363.40	112.77	107.48	110.84
MBSL	111.41	122.02	112.01	133.66	120.80
Orient	-	101.21	245.37	199.90	145.55
People's	126.52	100.64	98.29	96.20	94.96
Sanasa	104.03	117.20	106.17	108.00	111.83
SLIC	79.60	89.11	91.83	87.67	108.85
UAL	108.27	103.18	103.75	106.67	107.28
Industry	100.85	101.82	100.32	102.13	109.66

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

Class	Gross Written Premium (Rs.'000)				
	2010	2011	2012	2013(a)	2014 (b)
Fire	5,012,443	5,376,094	5,422,347	6,303,579	6,242,137
Marine	1,498,832	1,678,027	1,917,570	1,796,374	1,811,989
Motor	20,948,782	27,141,119	31,637,508	33,157,131	34,945,370
Miscellaneous	7,641,390	9,133,584	10,717,025	12,053,673	12,262,143
Total Gross Written Premium	35,101,447	43,328,824	49,694,450	53,310,758	55,261,639

Class	Reinsurance Premium (Rs.'000)				
	2010	2011	2012	2013(a)	2014 (b)
Fire	4,233,236	4,090,136	4,140,877	4,823,731	5,051,044
Marine	813,665	847,392	1,326,369	998,976	1,075,640
Motor	316,594	387,211	478,478	864,394	601,306
Miscellaneous	2,020,031	2,302,942	2,752,627	2,700,309	2,530,557
Total Reinsurance Premium	7,383,526	7,627,681	8,698,351	9,387,410	9,258,546

Class	Retention (Rs.'000)				
	2010	2011	2012	2013(a)	2014 (b)
Fire	779,208	1,285,958	1,281,469	1,479,848	1,191,094
Marine	685,167	830,635	591,202	797,399	736,349
Motor	20,632,188	26,753,908	31,159,029	32,292,737	34,344,064
Miscellaneous	5,621,359	6,830,643	7,964,399	9,353,364	9,731,586
Total Net Written Premium	27,717,922	35,701,143	40,996,099	43,923,348	46,003,093

Class	Retention as a percentage of Gross Written Premium (%)				
	2010	2011	2012	2013(a)	2014 (b)
Fire	15.55	23.92	23.63	23.48	19.08
Marine	45.71	49.50	30.83	44.39	40.64
Motor	98.49	98.57	98.49	97.39	98.28
Miscellaneous	73.56	74.79	74.32	77.60	79.36
Overall Retention Ratio	78.97	82.40	82.50	82.39	83.25

(a) Reinstated Audited figures

(b) Provisional figures

Notes:

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

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

27. Class-wise Analysis of Reinsurance Premium - General Insurance Business - 2010 to 2014

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	302,869	66,822	24,689	198	72,956	467,534
AIG	7,941	2,087	1,567	-	210,522	222,117
Allianz Gen.	868,620	71,998	(105,092)	(453)	201,370	1,036,443
Amana Takaful	49,963	49,892	17,509	80	41,726	159,170
Asian Alliance	103,777	38,792	72,417	952	31,749	247,687
Ceylinco	1,064,902	145,562	75,366	(606)	353,065	1,638,289
Continental	272,440	20,813	16,073	4,574	217,484	531,384
Cooperative	9,196	250	16,999	-	830	27,276
HNBA	208,023	29,494	52,567	43	73,741	363,869
Janashakthi	400,587	90,072	114,620	-	211,503	816,783
LOLC	73,959	4,615	162,604	-	15,846	257,025
MBSL	31,099	24,808	30,592	2,406	24,140	113,046
Orient	31,153	38,569	7,584	-	17,779	95,084
People's	76,114	11,839	36,954	-	14,485	139,392
Sanasa	3,958	-	5,963	-	57,065	66,986
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	5,051,044	1,075,640	601,306	7,799	2,522,757	9,258,546

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

Insurer	Fire (Rs. '000)	Marine (Rs. '000)	Motor (Rs. '000)	WCI (Rs. '000)	Miscellaneous (Rs. '000)	Total (Rs. '000)
AIA	253,971	65,209	9,920	4,695	116,334	450,129
AIG	37,799	58,997	10,704	1,114	340,537	449,151
Allianz Gen.	566,045	29,393	7,957	112	113,656	717,163
Amana Takaful	43,148	20,635	-	80	32,695	96,558
Asian Alliance	125,754	25,246	51,665	3,188	48,409	254,260
Ceylinco	796,213	138,580	341,593	10,932	381,209	1,668,527
Continental	215,042	16,081	17,797	2,936	103,997	355,854
Cooperative	20,528	5,699	16,146	-	7,152	49,526
HNBA	199,747	19,971	40,379	45	68,242	328,384
Janashakthi	348,186	99,876	108,916	-	182,107	739,086
LOLC	34,754	4,429	51,847	18,979	9,043	119,052
MBSL	47,560	21,681	39,222	-	34,893	143,355
Orient	18,445	15,462	6,872	-	36,091	76,870
People's	89,343	3,410	36,860	-	26,273	155,887
Sanasa	15,706	-	5,913	110	54,165	75,894
SLIC	1,425,091	273,102	63,188	-	964,899	2,726,279
UAL	586,399	201,205	55,416	1,593	136,822	981,435
Total	4,823,731	998,976	864,394	43,784	2,656,524	9,387,410

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

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

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

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

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

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

28. Branch Network, Employees & Agents as at 31st December 2014

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	40	58	61	159	302	206	433	941	448	2,760	1,162	4,370
Eastern Province	24	33	47	104	142	148	216	506	209	1,694	407	2,310
North Central Province	24	33	52	109	239	121	319	679	359	1,818	575	2,752
North Western Province	32	49	52	133	264	175	286	725	347	1,992	1,559	3,898
Nothern Province	28	51	32	111	107	181	112	400	118	2,582	669	3,369
Sabaragamuwa Province	31	31	30	92	273	117	171	561	162	1,143	904	2,209
Southern Province	47	63	81	191	349	234	554	1,137	672	2,996	1,607	5,275
Uva Province	22	26	28	76	188	121	96	405	131	1,364	702	2,197
Western Province	159	172	156	487	3,932	1,978	4,870	10,780	1,784	7,938	6,856	16,578
Total	407	516	539	1,462	5,796	3,281	7,057	16,134	4,230	24,287	14,441	42,958

Asian Alliance												
Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	1	4	2	7	18	19		37	4	111		115
Eastern Province	-	2	2	4	6	9		15		61		61
North Central Province	3	2	0	5	11	1		12	4	33		37
North Western Province	-	4	1	5	6	20		26	2	88		90
Nothern Province	-	4	0	4	1	15		16		77		77
Sabaragamuwa Province	1	2	1	4	9	8		17	2	63		65
Southern Province	1	1	3	5	13	21		34	7	98		105
Uva Province	3	3	0	6	6	12		18	1	55		56
Western Province	3	13	13	29	223	252	80	555	33	506		539
Total	12	35	22	69	293	357	80	730	53	1,092	-	1,145

Allianz General												
Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	11			11	19			19				-
Eastern Province	6			6	16			16				-
North Central Province	1			1	9			9				-
North Western Province	4			4	22			22				-
Nothern Province	6			6	4			4				-
Sabaragamuwa Province	4			4	55			55				-
Southern Province	6			6	23			23				-
Uva Province	5			5	13			13				-
Western Province	18			18	252			252	5			5
Total	61	-	-	61	413	-	-	413	5	-	-	5

Allianz Life												
Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province		5		5		5		5		66		66
Eastern Province		2		2		3		3		35		35
North Central Province		2		2		3		3		14		14
North Western Province		5		5		9		9		92		92
Nothern Province		10		10		12		12		123		123
Sabaragamuwa Province		4		4		2		2		73		73
Southern Province		13		13		10		10		168		168
Uva Province		6		6		5		5		77		77
Western Province		22		22		42		42		242		242
Total	-	69	-	69	-	91	-	91	-	890	-	890

AIA												
Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	-	6	3	9	7	29	-	36	19	376	6	401
Eastern Province	-	6	2	8	5	25	-	30	10	289	8	307
North Central Province	-	2	2	4	4	19	-	23	15	288	2	305
North Western Province	-	11	3	14	8	47	-	55	9	178	3	190
Nothern Province	-	2	3	5	5	15	-	20	24	468	10	502
Sabaragamuwa Province	-	2	3	5	5	16	-	21	21	215	8	244
Southern Province	-	19	3	22	8	61	-	69	23	680	10	713
Uva Province	-	4	3	7	6	25	-	31	14	352	6	372
Western Province	-	27	12	39	267	420	128	815	165	2461	154	2,780
Total	-	79	34	113	315	657	128	1,100	300	5,307	207	5,814

28. Branch Network, Employees & Agents as at 31st December 2014

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	-	-	4	4	22	13	-	35	-	14	-	14
Eastern Province	-	-	6	6	21	11	-	32	-	62	-	62
North Central Province	-	-	2	2	4	3	-	7	-	5	-	5
North Western Province	-	-	2	2	24	5	-	29	-	22	-	22
Nothern Province	-	-	2	2	3	1	-	4	-	2	-	2
Sabaragamuwa Province	-	-	2	2	6	4	-	10	-	12	-	12
Southern Province	-	-	3	3	17	1	-	18	-	9	-	9
Uva Province	-	-	-	-	-	-	-	-	-	-	-	-
Western Province	-	-	5	5	131	43	46	220	-	48	-	48
Total	-	-	26	26	228	81	46	355	-	174	-	174

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

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	2	-	-	2	15	-	-	15	-	-	-	-
Eastern Province	3	-	-	3	11	-	-	11	-	-	-	-
North Central Province	2	-	-	2	10	-	-	10	2	-	-	2
North Western Province	4	-	-	4	19	-	-	19	1	-	-	1
Nothern Province	2	-	-	2	5	-	-	5	-	-	-	-
Sabaragamuwa Province	2	-	-	2	6	-	-	6	-	-	-	-
Southern Province	6	-	-	6	23	-	-	23	3	-	-	3
Uva Province	2	-	-	2	9	-	-	9	-	-	-	-
Western Province	9	-	-	9	213	-	-	213	1	-	-	1
Total	32	-	-	32	311	-	-	311	7	-	-	7

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	18	14	-	32	112	57	-	169	90	244	-	334
Eastern Province	11	8	-	19	52	37	-	89	9	302	-	311
North Central Province	15	8	-	23	125	36	-	161	57	319	-	376
North Western Province	17	20	-	37	145	40	-	185	48	481	-	529
Nothern Province	14	11	-	25	57	71	-	128	18	270	-	288
Sabaragamuwa Province	20	11	-	31	147	38	-	185	68	285	-	353
Southern Province	25	13	-	38	170	59	-	229	72	367	-	439
Uva Province	8	6	-	14	93	35	-	128	24	251	-	275
Western Province	104	51	-	155	1,731	555	-	2,286	404	1,303	-	1,707
Total	232	142	-	374	2,632	928	-	3,560	790	3,822	-	4,612

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	-	-	3	3	-	-	39	39	48	150	-	198
Eastern Province	-	-	4	4	-	-	23	23	31	89	-	120
North Central Province	-	-	3	3	-	-	39	39	47	139	-	186
North Western Province	-	-	3	3	-	-	100	100	123	473	-	596
Nothern Province	-	-	5	5	-	-	36	36	28	173	-	201
Sabaragamuwa Province	-	-	4	4	-	-	53	53	38	153	-	191
Southern Province	-	-	5	5	-	-	85	85	94	208	-	302
Uva Province	-	-	2	2	-	-	20	20	14	42	-	56
Western Province	-	-	12	12	-	-	347	347	173	353	-	526
Total	-	-	41	41	-	-	742	742	596	1,780	-	2,376

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	6	6	-	12	26	35	-	61	15	124	-	139
Eastern Province	4	4	-	8	13	28	-	41	25	121	-	146
North Central Province	3	2	-	5	13	13	-	26	20	33	-	53
North Western Province	4	4	-	8	11	25	-	36	12	117	-	129
Nothern Province	6	6	-	12	17	30	-	47	22	180	-	202
Sabaragamuwa Province	4	4	-	8	19	19	-	38	26	78	-	104
Southern Province	6	5	-	11	30	31	-	61	65	97	-	162
Uva Province	4	4	-	8	13	19	-	32	17	77	-	94
Western Province	14	14	-	28	200	191	-	391	93	409	-	502
Total	51	49	-	100	342	391	-	733	295	1,236	-	1,531

28. Branch Network, Employees & Agents as at 31st December 2014

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province			17	17			195	195	143	404		547
Eastern Province			16	16			123	123	129	223		352
North Central Province			18	18			152	152	114	220		334
North Western Province			-	-			-	-		41		41
Nothern Province			-	-			-	-		-		-
Sabaragamuwa Province			-	-			-	-		-		-
Southern Province			21	21			223	223	186	281		467
Uva Province			-	-			-	-		-		-
Western Province			37	37			1,547	1,547	533	535		1,068
Total	-	-	109	109	-	-	2,240	2,240	1,105	1,704	-	2,809

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province		2		2		8		8		129		129
Eastern Province		3		3		10		10		171		171
North Central Province		2		2		6		6		44		44
North Western Province		3		3		6		6		51		51
Nothern Province		8		8		15		15		642		642
Sabaragamuwa Province		2		2		3		3		46		46
Southern Province		1		1		3		3		106		106
Uva Province		2		2		3		3		48		48
Western Province		6		6		31		31		174		174
Total	-	29	-	29	-	85	-	85	-	1,411	-	1,411

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province		2	7	9	1	7	14	22		98	-	98
Eastern Province		1	3	4	-	5	5	10		98	-	98
North Central Province		3	3	6	1	5	6	12		118	2	120
North Western Province		-	6	6	1	3	11	15		121	-	121
Nothern Province		-	7	7	-	6	9	15		189	-	189
Sabaragamuwa Province		-	4	4	-	5	13	18		48	-	48
Southern Province		1	7	8	1	6	11	18		319	-	319
Uva Province		-	2	2	-	3	3	6		81	-	81
Western Province		-	18	18	100	32	86	218		401	8	409
Total	-	7	57	64	104	72	158	334	-	1,473	10	1,483

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province			5	5	15	2	23	40	14	33		47
Eastern Province			5	5	7	-	9	16	5	45		50
North Central Province			5	5	8	-	9	17	13	79		92
North Western Province			6	6	14	3	26	43	27	23		50
Nothern Province			5	5	5	4	16	25	14	51		65
Sabaragamuwa Province			3	3	5	1	13	19	7	16		23
Southern Province			6	6	15	1	23	39	37	55		92
Uva Province			5	5	9	-	13	22	15	52		67
Western Province			15	15	63	24	208	295	86	110		196
Total	-	-	55	55	141	35	340	516	218	464	-	682

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	-			-	12			12	-			-
Eastern Province	-			-	8			8	-			-
North Central Province	-			-	7			7	-			-
North Western Province	-			-	9			9	-			-
Nothern Province	-			-	6			6	-			-
Sabaragamuwa Province	-			-	7			7	-			-
Southern Province	1			1	10			10	12			12
Uva Province	-			-	8			8	-			-
Western Province	1			1	183			183	-			-
Total	2	-	-	2	250	-	-	250	12	-	-	12

Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province			12	12			139	139			1,007	1,007
Eastern Province			7	7			47	47			371	371
North Central Province			10	10			95	95			465	465
North Western Province			15	15			114	114			1,346	1,346
Nothern Province			7	7			42	42			659	659
Sabaragamuwa Province			7	6			65	65			738	738
Southern Province			17	18			172	172			1,326	1,326
Uva Province			7	7			52	52			661	661
Western Province			33	33			1,623	1,623			6,478	6,478
Total	-	-	115	115	-	-	2,349	2,349	-	-	13,051	13,051

28. Branch Network, Employees & Agents as at 31st December 2014

Sanasa													
Province	No. of Branches				No. of Employees				No. of Agents				
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total	
Central Province			3	3			23	23				149	149
Eastern Province			2	2			9	9				28	28
North Central Province			2	2			18	18				106	106
North Western Province			8	8			35	35				210	210
Nothern Province			2	2			9	9					
Sabaragamuwa Province			6	6			27	27				158	158
Southern Province			7	7			40	40				271	271
Uva Province			2	2			8	8				35	35
Western Province			8	8			160	160				216	216
Total	-	-	40	40	-	-	329	329	-	-		1,173	1,173

UAL												
Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	1	19	5	25	50	31	-	81	115	1,011	-	1,126
Eastern Province	-	5	0	5	3	11	-	14	-	180	-	180
North Central Province	-	10	7	17	40	25	-	65	87	507	-	594
North Western Province	-	-	8	8	5	10	-	15	125	276	-	401
Nothern Province	-	10	1	11	4	12	-	16	12	407	-	419
Sabaragamuwa Province	-	3	0	3	9	5	-	14	-	92	-	92
Southern Province	-	8	9	17	39	27	-	66	173	599	-	772
Uva Province	-	-	7	7	31	17	-	48	46	310	-	356
Western Province	5	31	3	39	481	334	645	1,460	291	1,272	-	1,563
Total	6	86	40	132	662	472	645	1,779	849	4,654	-	5,503

Orient												
Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province	1			1	5			5	-			-
Eastern Province	-			-	-			-	-			-
North Central Province	-			-	7			7	-			-
North Western Province	3			3	-			-	-			-
Nothern Province	-			-	-			-	-			-
Sabaragamuwa Province	-			-	5			5	-			-
Southern Province	2			2	-			-	-			-
Uva Province	-			-	-			-	-			-
Western Province	5			5	88			88	-			-
Total	11	-	-	11	105	-	-	105	-	-	-	-

Arpico												
Province	No. of Branches				No. of Employees				No. of Agents			
	General	Long Term	Composite	Total	General	Long Term	Composite	Total	General	Long Term	Composite	Total
Central Province				-				-				-
Eastern Province		2		2		9		9		18		18
North Central Province		2		2		10		10		19		19
North Western Province		2		2		7		7		29		29
Nothern Province				-				-				-
Sabaragamuwa Province		3		3		16		16		62		62
Southern Province		2		2		14		14		9		9
Uva Province		1		1		2		2		19		19
Western Province		8		8		54		54		124		124
Total	-	20	-	20	-	112	-	112	-	280	-	280

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

Category	2013(a)			2014(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	2,941,717	28,882,731	10.19	2,520,496	26,829,233	9.39
- Treasury Bonds	1,366,144			1,376,014		
- Treasury Bills	594,456			411,388		
- Others (REPO)	981,118			733,094		
Equity	1,217,438	34,385,010	3.54	2,044,131	41,084,160	4.98
- Capital Gain/Losses	212,760			984,076		
- Dividend	1,004,678			1,060,056		
Corporate Debts	782,654	4,907,639	15.95	906,022	6,774,203	13.37
- Debentures	625,407			881,250		
- Commercial Papers	134,743			8,635		
- Asset backed securities	13,947			10,037		
- Other similar financial instruments	8,558			6,100		
Land and Buildings	(27,858)	11,489,134	(0.24)	8,234	11,114,705	0.07
Deposits	2,004,679	15,844,275	12.65	1,631,835	19,578,094	8.34
- Bank	1,844,706			1,386,536		
- Finance Companies	159,973			245,299		
Unit Trust	146,843	1,631,623	9.00	317,022	2,202,629	14.39
Gold	(27,777)	19,674	(141.18)	(606)	17,355	(3.49)
Others	464,084	1,393,775	33.30	783,824	1,380,517	56.78
Total	7,501,780	98,553,861	7.61	8,210,960	108,980,896	7.53

(a) Reinstated Audited figures

(b) Provisional figures

Note:

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

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

Insurer	2010	2011	2012	2013(a)	2014(b)
AIA	64,078	55,158	65,608	74,327	89,281
Allianz Life	6,562	8,705	11,666	12,822	10,408
Amana Takaful	3,077	2,783	3,927	5,202	4,551
Arpico	-	-	3,212	5,672	6,889
Asian Alliance	11,415	12,132	13,531	14,742	12,470
Ceylinco	157,682	143,436	154,197	152,983	146,788
Cooperative	12,901	11,600	10,913	9,458	9,200
HNBA	25,501	28,104	24,562	26,033	29,295
Janashakthi	45,721	46,690	29,929	37,771	27,448
LIC	3,417	5,030	6,447	9,277	9,262
LOLC	-	81	851	10,428	26,014
MBSL	6,322	6,467	8,217	10,457	4,716
Sanasa	12,555	45,290	41,195	40,566	43,678
SLIC	91,081	81,956	66,625	57,765	57,426
UAL	75,827	78,591	73,636	78,789	68,295
Total	516,139	526,023	514,516	546,292	545,721

(a) Reinstated Audited figures

(b) Provisional figures

31. Number of Life Insurance Policies in Force

Insurer	2009	2010	2011	2012	2013(a)	2014 (b)
AIA	210,949	232,522	242,217	252,652	249,796	260,878
Allianz Life	3,666	6,223	11,728	18,866	24,508	28,003
Amana Takaful	6,739	7,495	5,898	9,505	10,610	12,087
Arpico	-	-	-	1,826	3,478	5,425
Asian Alliance	24,288	29,298	38,452	43,920	46,203	51,245
Ceylinco	720,903	781,348	815,511	843,150	848,202	863,512
Cooperative	22,326	26,883	30,390	31,835	30,856	30,503
HNBA	70,562	79,505	91,621	95,738	100,481	109,767
Janashakthi	149,156	146,607	154,727	147,965	147,797	203,935
LIC	21,224	17,274	17,340	19,642	23,920	26,492
LOLC	-	-	81	775	9,340	25,932
MBSL	3,992	8,043	8,950	9,139	18,245	26,812
NICL	15,680	13,505	11,538	9,656	16,565	12,681
Sanasa	24,190	34,322	77,462	110,621	129,199	150,083
SLIC	605,523	609,873	605,097	592,448	567,635	553,271
UAL	189,350	222,078	244,437	250,602	250,860	251,871
Total	2,068,548	2,214,976	2,355,449	2,438,340	2,477,695	2,612,497

(a) Reinstated Audited figures

(b) Provisional figures

32. Total New Business

Industry		Premium									
Year	No of Policies	Sum Assured	Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
			Rs.'000	Rs.'000							
2014	545,721	269,782,874	159,550,491	2,000,793,976	1,231,493	153,952	1,689,273	-	18,264	152,066	2,163,589,514
2013	546,292	217,892,411	179,387,258	1,991,561,616	1,415,940	164,406	1,559,104	-	11,875	74,252	2,174,174,451
2012	514,516	190,299,865	12,308,729		1,943,913	246,385	1,240,117	-	13,913	1,746	15,754,802
2011	526,023	232,811,513	10,855,730		2,991,409	176,329	1,015,245	-	10,722	2,561	15,051,996
2010*	516,139	217,356,724	8,595,701		2,186,148	143,053	630,302	-	398	1,700	11,557,302

AIA		Premium									
Year	No of Policies	Sum Assured	Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
			Rs.'000	Rs.'000							
2014	89,281	32,614,692	-	1,510,250	213,181	-	570,503	-	-	-	2,293,934
2013	74,327	33,590,972	-	1,222,652	272,447	-	562,342	-	-	-	2,057,441
2012	65,608	31,129,040	806,424		986,539	-	348,958	-	-	-	2,141,921
2011	55,158	34,916,913	473,251		2,228,585	-	226,596	-	-	-	2,928,432
2010*	64,078	30,188,705	477,366		1,837,271	-	290,036	-	-	-	2,604,673

Allianz Life		Premium									
Year	No of Policies	Sum Assured	Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
			Rs.'000	Rs.'000							
2014	10,408	8,791,562	-	197,044.36	60,781	-	-	-	-	-	257,826
2013	12,822	11,150,872	-	249,969	65,825	-	-	-	-	-	315,794
2012	11,666	8,979,777	215,736		-	-	-	-	-	-	215,736
2011	8,705	6,005,315	151,998		-	-	-	-	-	-	151,998
2010*	6,562	3,718,396	108,700		-	-	-	-	-	-	108,700

32. Total New Business

Amana Takaful												
Year	No of Policies	Sum Assured	Premium									
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total	
			Par	Non-Par								
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
2014	4,551	6,396,130	-	15,687	300,548	-	-	-	-	18,264	-	334,498
2013	5,202	4,303,778	-	8,132	242,758	-	-	-	-	11,875	-	262,765
2012	3,927	2,771,529	-	28,471	109,190	-	-	-	-	6,353	-	144,014
2011	2,783	2,353,872	-	39,671	59,436	-	-	-	-	3,065	-	102,172
2010*	3,077	1,617,265	-	59,527	-	-	-	-	-	398	-	59,925

Arpico												
Year	No of Policies	Sum Assured	Premium									
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total	
			Par	Non-Par								
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
2014	6,889	1,855,989	-	299,040	-	-	-	-	-	-	-	299,040
2013	5,672	1,460,361	-	71,508	-	-	-	-	-	-	-	71,508
2012	3,212	3,251,939	-	101,900	-	-	-	-	-	-	-	101,900
2011	-	-	-	-	-	-	-	-	-	-	-	-
2010*	-	-	0	-	-	-	-	-	-	-	-	-

Asian Alliance												
Year	No of Policies	Sum Assured	Premium									
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total	
			Par	Non-Par								
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
2014	12,470	19,538,673	348,003	613,827	-	-	-	-	-	-	721,186	962,551
2013	14,742	13,196,091	-	501,862	-	-	-	-	-	-	-	501,862
2012	13,531	11,123,269	-	444,863	-	-	-	-	-	-	-	444,863
2011	12,132	9,982,040	-	1,574,299	-	-	-	-	-	-	-	1,574,299
2010*	11,415	6,649,984	-	233,320	-	-	-	-	-	-	-	233,320

32. Total New Business

Ceylinco											
Year	No of Policies	Sum Assured	Premium								
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2014	146,788	24,608,254	5,241,753	6,760,771	26,238	-	-	-	-	-	12,028,762
2013	152,983	24,675,124	5,060,109	6,062,797	22,557	-	-	-	-	-	11,145,463
2012	154,197	24,757,958		3,718,771	9,796	-	-	-	-	-	3,728,567
2011	143,436	28,111,382		2,089,692	8,118	-	-	-	-	-	2,097,809
2010*	157,682	38,618,763		3,030,784	1,574	-	-	-	-	-	3,032,358

Cooperative											
Year	No of Policies	Sum Assured	Premium								
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2014	9,200	1,624,460	22,623	82,675	-	-	-	-	-	-	105,298
2013	9,458	1,607,373	33,440	39,183	-	-	-	-	-	-	72,623
2012	10,913	1,615,925		56,645	-	-	-	-	-	-	56,645
2011	11,600	1,625,305		52,837	-	-	-	-	-	-	52,837
2010*	12,901	1,560,242		68,517	-	-	-	-	-	-	68,517

HNBA											
Year	No of Policies	Sum Assured	Premium								
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2014	29,295	20,144,163	34,785	825,452	-	17,931	-	-	-	-	26,575
2013	26,033	18,440,286	31,023	719,320	-	-	-	-	-	-	750,343
2012	24,562	12,928,298		438,952	-	-	-	-	-	-	438,952
2011	28,104	13,717,169		431,974	-	-	-	-	-	-	431,974
2010*	25,501	8,841,510		640,271	-	-	-	-	-	-	640,271

32. Total New Business

Janashakthi												
Year	No of Policies	Sum Assured	Premium									
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total	
			Par	Non-Par								
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
2014	27,448	7,650,402	150,995	1,986,008	-	-	-	-	-	-	86,423	2,137,089
2013	37,771	9,464,427	171,424	1,979,082	-	-	-	-	-	-	72,574	2,150,579
2012	29,929	24,064,840		718,514	-	-	-	-	-	-	1,746	720,260
2011	46,690	68,927,589		774,783	-	-	-	-	-	-	2,561	777,344
2010*	45,721	71,403,753		690,394	-	-	-	-	-	-	1,700	692,094

LIC												
Year	No of Policies	Sum Assured	Premium									
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total	
			Par	Non-Par								
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
2014	9,262	1,285,530	343,342	5,011	-	-	-	-	-	-	-	348,353
2013	9,277	1,464,138	322,639	73	-	-	-	-	-	-	-	322,712
2012	6,447	1,340,612		303,291	-	-	-	-	-	-	-	303,291
2011	5,030	959,479		295,855	-	-	-	-	-	-	-	295,855
2010*	3,417	903,044		49,466	-	-	-	-	-	-	-	49,466

LOLC												
Year	No of Policies	Sum Assured	Premium									
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total	
			Par	Non-Par								
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
2014	26,014	50,446,372	139,260	417,553	-	-	-	-	-	-	35,609	592,422
2013	10,428	22,940,224	52,481	221,746	-	-	-	-	-	-	570	274,798
2012	851	7,398,698		106,238	-	-	-	-	-	-	-	106,238
2011	81	4,854,129		51,427	-	-	-	-	-	-	-	51,427
2010*	-	-		-	-	-	-	-	-	-	-	-

32. Total New Business

MBSL											
Year	No of Policies	Sum Assured	Premium								
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	
2014	4,716	1,184,000	209	142,615	-	-	-	-	-	-	142,824
2013	10,457	7,523,852	877	106,487	-	-	-	-	-	-	107,364
2012	8,217	1,923,722		52,801	-	-	-	-	7,560	-	60,361
2011	6,467	1,749,388		32,203	-	-	-	-	7,657	-	39,860
2010*	6,322	2,305,890		30,723	-	-	-	-	-	-	30,723

Sanasa											
Year	No of Policies	Sum Assured	Premium								
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	
2014	43,678	12,917,613	2,196	210,066	-	-	-	-	-	2,737	214,999
2013	40,566	5,622,001	4,037	239,360	-	-	-	-	-	1,108	244,505
2012	41,195	5,849,780		161,000	-	-	-	-	-	-	161,000
2011	45,290	7,003,940		97,333	-	-	-	-	-	-	97,333
2010*	12,555	2,499,295		37,074	-	-	-	-	-	-	37,074

32. Total New Business

SLIC											
Year	No of Policies	Sum Assured	Premium								
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2014	57,426	44,222,374	1,635,517	304,286	-	129,522	-	-	-	-	2,069,325
2013	57,765	31,936,768	1,605,892	190,955	-	133,714	-	-	-	-	1,930,561
2012	66,625	30,106,961		1,787,728	-	237,002	-	-	-	-	2,024,730
2011	81,956	28,343,016		1,813,335	-	165,694	-	-	-	-	1,979,029
2010*	91,081	26,198,276		1,644,220	-	135,763	-	-	-	-	1,779,983

UAL											
Year	No of Policies	Sum Assured	Premium								
			Life Insurance		Linked long term	Annuities	Contracts for the granting of disability and multiple indemnity, accident and sickness benefits	Permanent health*	Capital redemption policies	Pension policies	Total
			Par	Non-Par							
		Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
2014	68,295	36,502,660	787,712	3,401,773	630,745	6,499	1,118,770	-	-	-	5,945,499
2013	78,789	30,516,144	852,579	2,845,234	812,353	8,135	996,762	-	-	-	5,515,063
2012	73,636	23,057,518		3,367,394	838,388	9,383	891,159	-	-	-	5,106,324
2011	78,591	24,261,975		2,977,073	695,270	10,635	788,649	-	-	-	4,471,627
2010*	75,827	22,851,602		1,525,339	347,303	7,290	340,266	-	-	-	2,220,198

33. Life Insurance Benefits Amount in Rs. '000

Industry	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	6,441,973	6,242,096	7,860,715	9,839,833	9,945,217
Death	1,073,808	681,111	789,166	1,358,337	1,467,488
Disability Benefits	63,296	31,183	77,717	45,457	18,298
Surrenders	2,243,555	2,225,506	2,823,924	5,677,638	7,188,349
Others	1,792,890	1,367,512	1,920,859	1,388,698	2,217,097
Total	11,615,522	10,547,407	13,472,382	18,309,963	20,836,449

AIA	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	606,785	664,331	763,862	1,023,135	854,030
Death	108,311	106,984	88353.62523	113,788	163,372
Disability Benefits	60,113	24,439	63,536	28,165	10,920
Surrenders	1,470,340	1,396,805	1,677,274	4,139,070	5,314,174
Others (Please Specify)	258,817	275,509	570,269	348,191	405,355
Total	2,504,366	2,468,068	3,163,294	5,652,349	6,747,851

Allianz Life	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	-	88
Death	2,275	3,225	4,975	7,185	14,393
Disability Benefits	9	-	381	852	548
Surrenders	-	-	857	3,234	9,273
Others (Please Specify)	3,431	9,387	9,664	12,046	17,722
Total	5,715	12,612	15,877	23,316	42,023

Amana Takaful	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	3,086	8,947	5,840	10,691	8,593
Death	986	4,355	1,250	720	10,909
Disability Benefits	-	-	-	-	-
Surrenders	31,659	31,559	54,937	145,125	115,944
Others (Please Specify)	7,062	12,321	18,318	23,010	25,792
Total	42,793	57,182	80,345	179,545	161,238

(a) Reinstated Audited figures

(b) Provisional figures

33. Life Insurance Benefits Amount in Rs. '000

Arpico	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	-	3,589
Death	-	-	100	73	3,317
Disability Benefits	-	-	-	-	-
Surrenders	-	-	-	1,466	5,867
Others (Please Specify)	-	-	4,078	28,580	27,343
Total	-	-	4,178	30,119	40,116

Asian Alliance	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	2,227	19,929	29,109	34,620	61,784
Death	-	-	-	128,754	170,609
Disability Benefits	-	-	-	-	-
Surrenders	40,603	28,118	29,671	50,728	80,098
Others (Please Specify)	60,246	75,499	84,337	-	-
Total	103,076	123,546	143,117	214,101	312,491

Ceylinco	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	1,248,352	1,444,870	2,280,137	2,892,398	2,947,542
Death	365,363	297,454	345,038	565,299	540,195
Disability Benefits	-	-	-	-	-
Surrenders	337,556	420,341	544,571	655,748	722,419
Others (Please Specify)	734,089	783,629	821,135	643,877	687,483
Total	2,685,360	2,946,294	3,990,881	4,757,321	4,897,639

Cooperative	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	4,193	3,449	5,585	40,393	32,440
Death	7,608	6,063	4,956	5,667	7,044
Disability Benefits	204	294	178	2,407	2,378
Surrenders	1,900	4,038	11,717	5,118	15,509
Others (Please Specify)	5,661	7,547	9,730	10,880	5,379
Total	19,566	21,391	32,166	64,466	62,750

(a) Reinstated Audited figures

(b) Provisional figures

33. Life Insurance Benefits Amount in Rs. '000

HNBA	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	14,700	7,384	125,466	581,313	253,926
Death	32,509	28,185	55,294	35,901	59,076
Disability Benefits	649	1,015	3,025	6,814	135
Surrenders	14,129	17,818	44,099	38,757	54,485
Others (Please Specify)	14,877	8,359	33,886	16,351	44,761
Total	76,864	62,761	261,770	679,136	412,383

Janashakthi	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	175,377	168,855	158,067	224,062	201,784
Death	108,073	110,877	111,405	119,440	86,718
Disability Benefits	-	-	-	2,157	4,337
Surrenders	25,802	25,109	52,329	90,511	191,115
Others (Please Specify)	128,550	120,444	110,752	105,429	182,502
Total	437,803	425,285	432,554	541,599	666,456

LIC	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	10,221	3,008	7,041	19,017	52,406
Death	5,933	5,564	4,229	7,334	4,246
Disability Benefits	150	-	-	-	239
Surrenders	2,439	7,726	8,030	18,547	19,326
Others (Please Specify)	42,014	56,880	80,020	53,793	51,263
Total	60,757	73,178	99,320	98,691	127,480

LOLC	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	13,540	31,386
Death	-	554	2,999	442	3,863
Disability Benefits	-	-	21	88	1,516
Surrenders	-	-	-	64	568
Others (Please Specify)	-	-	-	14	17
Total	-	554	3,020	14,147	37,350

(a) Reinstated Audited figures

(b) Provisional figures

33. Life Insurance Benefits Amount in Rs. '000

MBSL	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	-	-
Death	585	5,778	3,880	6,521	29,553
Disability Benefits	360	60	60	173	100
Surrenders	359	491	1,362	2,408	2,469
Others (Please Specify)	608	1,634	161	489	500
Total	1,912	7,963	5,463	9,590	32,623

NIC	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	104,821	172,011
Death	-	-	-	2,869	5,918
Disability Benefits	-	-	-	-	-
Surrenders	-	-	-	4,538	3,661
Others (Please Specify)	-	-	-	7,646	8,310
Total	-	-	-	119,874	189,900

Sanasa	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	2,987	21,000
Death	3,360	6,169	7,225	9,303	3,000
Disability Benefits	-	-	971	129	-
Surrenders	663	1,070	774	-	16,000
Others (Please Specify)	-	1,000	1,000	991	1,240
Total	4,023	8,239	9,970	13,410	41,240

SLIC	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	3,820,311	3,392,748	3,698,364	4,220,579	4,448,182
Death	313,812	(50,859)	(14,825)	235,653	215,164
Disability Benefits	1,811	5,374	9,546	4,673	(1,873)
Surrenders	214,121	188,937	262,457	308,768	356,446
Others (Please Specify)	607,621	56,617	133,690	100,737	714,168
Total	4,957,675	3,592,818	4,089,232	4,870,410	5,732,088

UAL	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	556,721	528,575	787,244	672,277	856,456
Death	124,993	156,762	174,286	119,389	150,112
Disability Benefits	-	-	-	-	-
Surrenders	103,984	103,494	135,847	213,557	280,993
Others (Please Specify)	(70,087)	(41,314)	43,819	36,666	45,261
Total	715,611	747,517	1,141,196	1,041,889	1,332,822

(a) Reinstated Audited figures

(b) Provisional figures

34. Number of Life Insurance Benefits

Industry	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	87,742	98,363	102,465	102,050	107,353
Death	5,063	4,328	4,358	5,284	5,795
Disability Benefits	628	569	578	6,980	8,120
Surrenders	25,771	25,661	24,631	41,964	45,962
Other benefits	42,939	45,885	51,773	99,257	84,835
Total	162,143	174,806	183,805	255,535	252,065

AIA	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	4,842	6,836	5,030	5,825	4,927
Death	560	421	354	357	355
Disability Benefits	49	39	44	31	57
Surrenders	11,050	9,316	7,377	13,643	17,182
Others (Please Specify)	-	-	-	-	-
Total	16,501	16,612	12,805	19,856	22,521

Allianz Life	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	-	2
Death	5	8	11	19	31
Disability Benefits	2	-	3	5	26
Surrenders	-	-	8	39	158
Others (Please Specify)	244	382	894	1,206	1,407
Total	251	390	916	1,269	1,624

Amana Takaful	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	33	42	44	83	70
Death	3	7	2	3	15
Disability Benefits	-	-	-	-	-
Surrenders	1,487	2,894	1,841	1,952	1,934
Others (Please Specify)	-	-	-	-	-
Total	1,523	2,943	1,887	2,038	2,019

Arpico	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	-	11
Death	-	-	1	6	12
Disability Benefits	-	-	-	-	-
Surrenders	-	-	-	-	15
Others (Please Specify)	-	-	71	125	148
Total	-	-	72	131	186

(a) Reinstated Audited figures

(b) Provisional figures

34. Number of Life Insurance Benefits

Asian	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	22	133	138	106	154
Death	-	-	-	56	82
Disability Benefits	-	-	-	12	11
Surrenders	824	416	408	709	926
Others (Please Specify)	3,640	3,956	5,197	5,907	7,447
Total	4,486	4,505	5,743	6,790	8,620

Ceylinco	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	34,581	41,815	43,198	30,559	30,759
Death	1,217	1,228	1,333	1,427	1,405
Disability Benefits	68	85	74		
Surrenders	6,613	7,384	8,764	11,501	9,460
Others (Please Specify)	-	-	-	50,754	38,026
Total	42,479	50,512	53,369	94,241	79,650

Cooperative	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	195	181	199	410	291
Death	37	29	46	36	52
Disability Benefits	11	11	9	15	13
Surrenders	101	144	213	245	330
Others (Please Specify)	1,189	1,436	1,802	2,050	1,997
Total	1,533	1,801	2,269	2,756	2,683

HNB	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	82	82	575	1,411	842
Death	112	98	151	190	215
Disability Benefits	13	21	18	10	12
Surrenders	645	701	808	1,057	1,265
Others (Please Specify)	1,700	1,808	2,510	3,310	4,021
Total	2,552	2,710	4,062	5,978	6,355

Janashakthi	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	1,152	1,425	1,545	2,382	4,014
Death	274	316	313	320	354
Disability Benefits	-	-	-	20	21
Surrenders	-	-	-	2,336	3,164
Others (Please Specify)	6,972	7,168	9,955	12,604	10,591
Total	8,398	8,909	11,813	17,662	18,144

(a) Reinstated Audited figures

(b) Provisional figures

34. Number of Life Insurance Benefits

LIC	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	56	27	43	80	266
Death	32	25	26	29	31
Disability Benefits	1	-	-	-	-
Surrenders	112	158	373	311	-
Others (Please Specify)	1,209	1,754	1,442	1,216	954
Total	1,410	1,964	1,884	1,636	1,251

LOLC	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	-	-
Death	-	14	62	224	495
Disability Benefits	-	-	2	15	62
Surrenders	-	-	-	11	168
Others (Please Specify)	-	-	-	12	57
Total	-	14	64	262	782

MBSL	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	-	-
Death	3	8	12	22	80
Disability Benefits	1	1	1	4	3
Surrenders	18	25	59	59	109
Others (Please Specify)	2	6	2	3	3
Total	24	40	74	88	195

NIC	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	2,300	2,251	2,212	2,379	5,088
Death	59	45	28	43	33
Disability Benefits	0	0	0	-	-
Surrenders	323	224	207	192	177
Others (Please Specify)	3,067	2,224	1,318	623	654
Total	5,749	4,744	3,765	3,237	5,952

Sanasa	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	-	-	-	81	869
Death	21	31	59	126	244
Disability Benefits	-	-	11	8	7
Surrenders	114	208	139	326	467
Others (Please Specify)	-	-	-	-	-
Total	135	239	209	541	1,587

SLIC	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	41,103	41,422	44,286	47,861	47,593
Death	2,456	1,800	1,615	1,660	1,627
Disability Benefits	458	379	376	447	309
Surrenders	3,778	3,338	3,334	4,079	4,109
Others (Please Specify)	24,916	27,151	28,582	18,374	16,987
Total	72,711	74,090	78,193	72,421	70,625

UAL	2010	2011	2012	2013(a)	2014 (b)
Maturity Benefits	3,376	4,149	5,195	10,873	12,467
Death	284	298	345	766	764
Disability Benefits	25	33	40	6,413	7,599
Surrenders	706	853	1,100	5,503	6,498
Others (Please Specify)	-	-	-	3,074	2,543
Total	4,391	5,333	6,680	26,629	29,871

(a) Reinstated Audited figures

(b) Provisional figures

35. Appendix

Abbreviations for Insurance Companies

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