APP	APPENDIX 3: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (LONG TERM INSURANCE BUSINESS) AS AT 31.12.2012	ERS AND REINSU	RERS (LONG TER	M INSURANCE B	USINESS) AS AT	31.12.2012			
No.	ITEM	APOLLO	BRITAM	CANNON	CAPEX	CFC LIFE	CIC LIFE	CORPORATE	EAST AFRICA RE
1	Nominal Share Capital	150,000	180,000	150,000	150,000	612,340	700,000	150,000	150,000
2	2 Nominal Value of Unissued Share Capital	-	-	1		-	_	-	-
3	3 Issued Share Capital	150,000	180,000	150,000	150,000	612,340	700,000	150,000	150,000
4	4 Paid up Capital	150,000	180,000	150,000	150,000	612,340	700,000	150,000	150,000
5	5 Statutory Reserve	41,950	1,583,093	357,165	39,178	823,030	849,115	51,378	-
9	6 Investment Fluctuation Reserve	(1,747)	3,204,840	1	-	707,609	-	-	-
7	Unapprtd Surplus/Retained earnings (Net)	1	164,448	333,964	1	(237,214)	1	1	1
∞	8 All other Reserves	119,378	301	1	48,793	100,000	136,698	-	1
6	9 Total Paid up capital & reserves	309,581	5,132,682	841,129	237,971	2,005,765	1,685,813	201,378	150,000
10	10 Underwriting Provisions	502,838	18,326,572	518,651	61,274	15,503,299	2,121,709	340,017	401,628
11	Long term liabilities	1,171,254	1	1	26,316	8,078	1	3,189	ı
12	12 Current liablities	55,253	683,818	89,600	65,246	574,745	345,979	4,468	130,156
13	13 Total Paid-Up Capital, Reserves & Liabilities	2,038,926	24,143,072	1,449,380	391,110	18,091,887	4,153,501	549,052	681,784
14	14 Land & buildings	,	334,870	70,000	1	711,271	142,980	-	1
15	15 Investment Property	285,000	1,917,900	552,985	313,000	443,249	322,020	240,000	-
16	16 Other Fixed Assets	7,007	263,188	4,186	9,870	262,651	147,889	238	1
17	Kenya Govt. Securities	673,359	5,227,310	345,200	22,863	8,617,559	1,037,482	116,365	167,792
18	18 Local Govt. Authority Securities	-	-	ı	-	-	-	-	-
19	19 Other Securities	-	-	19,504	-	-	_	-	-
20	20 Debentures Quoted & Unquoted	-	-	1	-	-	-	-	-
21	21 Preference shares Quoted/Unquoted	-	-	ı	-	-	-	-	-
22	22 Investment in subsidiary	-	1	1	1	-	1	-	-
23	23 Unquoted ordinary shares	41,880	-	-	-	332	-		-
24	Quoted ordinary shares	483,856	7,558,878	153,919	4,431	823,493	88,239	1,404	-
25	Secured loans (incl.loans on life policies)	4,680	1,640,167	136,705	2,009	894,400	199,885	32,658	-
26	26 Unsecured loans	-	-	1	-	19,753	-	-	-
27	Deposits (with banks & other institutions)	395,827	829,924	134,915	1	4,190,975	1,597,967	112,488	449,628
28	28 Other Investments	78,133	5,480,040	1	-	1,390,617	206,937	-	8,935
29	29 Outstanding premiums	1	192,611	473	1,085	35,278	82,050	-	12,629
30	30 Amounts due from Re-insurers	5,151	48,912	1	-	27,383	10,084	82	-
31	31 Reinsurers' Share of Technical Liabilities	34,687	137,829	3,825	-	130,506	92,939	1,169	18,981
32	32 Cash	1,261	209,429	6,611	32,553	237,864	61,512	42,759	23,819
33	33 Other current assets	28,085	214,135	13,928	5,240	243,376	163,517	1,589	1
34	34 Intangible assets	1	87,879	7,129	59	63,180	-	1	1
	Total Assets	2,038,926	24,143,072	1,449,380	391,110	18,091,887	4,153,501	549,052	681,784
Amc	Amounts in KES '000'								

No.         TURBAT         CHENT										
Standard Statute Capital         150,000         150,00	No.		FIRST ASSURANCE	GEMINIA	ICEA LION LIFE	JUBILEE	KENINDIA	KENYA RE	KENYAN ALLIANCE	MADISON
Sourced Share Capital         180,000 </td <td> </td> <td>Nominal Share Capital</td> <td>150,000</td> <td>150,000</td> <td>150,000</td> <td>200,000</td> <td>161,388</td> <td>1</td> <td>150,000</td> <td>150,000</td>		Nominal Share Capital	150,000	150,000	150,000	200,000	161,388	1	150,000	150,000
Standing between the part of th	ćΛ	Nominal Value of Unissued Share Capital	,	1	1	1	1	1	1	,
Partia Property   Exercise   Ex	(1)	Issued Share Capital	150,000	150,000	150,000	200,000	161,388	1	150,000	150,000
Statistical Percentage   C7 807   C7 200 200   C7 807   C7 805	4	4 Paid up Capital	150,000	150,000	150,000	200,000	161,388	•	150,000	150,000
Problem Problement Pitterlation Reserves         1,465,785	11)	5 Statutory Reserve	67,807	-	2,706,764	1,213,394	318,516	2,402,630	35,058	837,788
Under Personne Genninge Need         150,000         2,866,764         1,862,179         56,707         6,000           All other Reservers         217,807         150,000         2,866,764         1,862,179         57,701         2,012,050         9           Ordat Pakal weakers         217,807         150,000         2,866,764         1,862,179         150,000         1,910,050           Ordat Pakal weakers         17,000         20,214,664         1,670,000         20,214,664         20,700         20,214,000         20,214,000         20,217,000         20,214         20,700         20,217,000         20,214         20,700         20,217,000         20,214         20,700         20,214         20,700         20,214         20,700         20,214         20,700         20,214         20,700         20,214         20,700         20,214         20,700         20,214         20,700         20,214         20,700         20	e		-	-	1	ī		-	-	-
Outcate Prization Processes         1,50,00         2,55,764         1,56,21,79         1,60,179         3.6,00         3.5           Outcate Prization Processes         Outcate Prization Processes         1,50,00         2,55,764         1,56,21,79         3.6,01,70         3.6,01,70         3.6,01,70           Outcate valing Provisions         70,404         2,50,406         2,51,604         2,50,146         1,50,70         3.6,21         3.6,21           Courtent liabilities         70,404         2,50,406         2,50,501         2,50,501         2,40,744         1,4291,988         4,478,473         70,121           Current liabilities         303,266         414,196         2,50,501         2,40,544         1,4291,988         4,478,473         70,381         4,478,473           Investment Property         6,000         -         6,232,500         2,668,000         2,668,000         2,61,121         2,701,121         1,129,718         1,13,447         1,13,991           Other Property         6,000         -         6,322,600         2,668,000         2,668,000         2,668,000         2,668,000         2,13,146         3,14,479         3,14,479         3,14,444         3,14,14,479         3,14,44,473         3,14,44,473         3,14,44,473         3,14,44,473         3,14,4	1~		,	1	1	1	36,797	1	1	1
Order Printing Fronkisches         217.867         150.000         2.865.046         1.862.179         5.16.701         2.402.650         19.1088         9           Order Printing Fronkisches         17.041         2.83.201         26.214,654         21.761,154         13.642,112         2.073.032         30.330         35.330           Order Printing Fronkisches         146.59         2.85.91         26.214,654         11.515         13.145         2.811         12.997         30.330           Outreat liabilities         303,266         414,196         2.85.95         499,089         611,515         13.145         7.06,387         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         4,478,473         7.06,388         7.01,121         1.12,997         1.12,997         1.12,997         1.12,997         1.12,997         1.12,997         1.12,997	ω	All other Reserves	1	1	1	448,785	1	1	6,000	1
Order Provisions         TO 404         238,201         26,214,664         13,642,112         2,073,032         502,330         3,3200           Long term infolities         300, term infolities         303,266         41,196         29,570,517         24,776         1.2         2,281         1.2           Total Paid Deptid, Reserves & Liabilities         303,266         41,196         29,570,517         24,276,474         14,291,958         4,478,473         706,385         4,4           Land & buildings         100         -         6,322,600         2,680,00         1,67,176         -	١	Total Paid up capital & reserves	217,807	150,000	2,856,764	1,862,179	516,701	2,402,630	191,058	987,788
Councert liabilities         14,659         40,796         1.2,97         40,796           Councert liabilities         33,266         414,196         29,505,11         24,76474         1,291,988         4,478,473         706,381           Councert liabilities         33,266         414,196         29,505,11         24,276,474         14,291,988         4,478,473         706,381         4,478,473         706,382         4,478,	10	Underwriting Provisions	70,404	238,201	26,214,664	21,761,984	13,642,112	2,073,032	502,330	3,378,230
Courtent liabilities         390         45,968         611,515         133,145         2,811         12,997         4,478,473         2,811         12,997         4,478,473         2,811         12,997         4,478,473         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         9,914         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385         706,472         706,385 </td <td>Ξ</td> <td></td> <td>14,659</td> <td>1</td> <td>1</td> <td>40,796</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td>	Ξ		14,659	1	1	40,796	1	1	1	1
Total Paid-Up Capital, Reserves & Liabilities         303,266         414,196         29,570,517         41,276,474         14,291,958         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,385         4,478,473         706,320         700         700,1121         700         700         700         700,1121         700 </td <td>12</td> <td>2 Current liablities</td> <td>396</td> <td>25,995</td> <td>499,089</td> <td>611,515</td> <td>133,145</td> <td>2,811</td> <td>12,997</td> <td>61,322</td>	12	2 Current liablities	396	25,995	499,089	611,515	133,145	2,811	12,997	61,322
Land & buildings         Land & buildings         701,121          701,121          1,121	13	Total Paid-Up Capital, Reserves & Liabilities	303,266	414,196	29,570,517	24,276,474	14,291,958	4,478,473	706,385	4,427,340
Investment Property         6,000         -         6,322,600         2,668,000         -	1 4		,	1	,	i	701,121	1	ı	1
Nemy a Court Securities         133         133         13,288         30,388         9,914         1,511,468         1,557,88         75,024         150,100         16,164,378         10,131,503         11,291,718         1,511,468         115,758         75           Local Govt. Authority Securities         - </td <td>15</td> <td>Investment Property</td> <td>000,09</td> <td>1</td> <td>6,322,600</td> <td>2,668,000</td> <td>1</td> <td>1</td> <td>1</td> <td>1,650,000</td>	15	Investment Property	000,09	1	6,322,600	2,668,000	1	1	1	1,650,000
Kenya Coort. Securities         73,024         159,100         16,143,78         11,291,718         1,511,468         115,758         77           Local Govt. Authority Securities              188,823           188,823            188,823	16	5 Other Fixed Assets	133	1	23,288	30,383	9,914	1	555	19,895
Local Cort. Authority Securities	17	7 Kenya Govt. Securities	73,024	159,100	16,164,378	10,131,503	11,291,718	1,511,468	115,758	751,899
Other Securities         5,250         —         1,88,323         —         1,88,323           Debentures Quoted & Unquoted         —	18	S Local Govt. Authority Securities	-	-	-	-	-	1	-	1
Debentures Quoted & Unquoted	15	9 Other Securities	-	5,250		_	-	1	188,823	1
Preference shares Quoted/Unquoted         -         -         9,822         2,282,403         675         -	20		-	1	-	-	-	1	=	1
Investment in subsidiary         - <td>21</td> <td></td> <td>-</td> <td>-</td> <td>1</td> <td>=</td> <td>_</td> <td>-</td> <td>_</td> <td>•</td>	21		-	-	1	=	_	-	_	•
Unquoted ordinary shares         -         9,822         2,282,403         675         -         9,822         2,282,403         675         -         9,10           Quoted ordinary shares         10,377         -         3,272,518         4,220,407         171,077         -         -         9           Secured loans (incl.loans on life policies)         -         1,203         413,996         414,071         80,887         -         -         -         9           Deposits (with banks & other institutions)         70,261         214,589         1,613,134         2,739,585         1,927,788         2,870,218         328,424         5           Other Investments         11,193         -         1,367,097         658,440         - <td>22</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>1</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	22		-	-	-	1	-	-	-	-
Quoted ordinary shares         10,377         -         3,272,518         4,220,407         171,077         - <th< td=""><td>23</td><td>3 Unquoted ordinary shares</td><td>-</td><td>-</td><td>9,822</td><td>2,282,403</td><td>675</td><td>1</td><td>1</td><td>1,029,737</td></th<>	23	3 Unquoted ordinary shares	-	-	9,822	2,282,403	675	1	1	1,029,737
Secured loans (incl. loans on life policies)         1,203         413,996         414,071         80,887 </td <td>24</td> <td>4 Quoted ordinary shares</td> <td>10,377</td> <td>-</td> <td>3,272,518</td> <td>4,220,407</td> <td>171,077</td> <td>1</td> <td>-</td> <td>52,975</td>	24	4 Quoted ordinary shares	10,377	-	3,272,518	4,220,407	171,077	1	-	52,975
Onsecured loans         TO,261         214,589         1,613,134         2,739,585         1,927,788         2,870,218         328,424         5           Other Investments         11,193         -         1,367,097         658,440         -         9,707,218         328,424         5           Outstanding premiums         11,567         -         1,367,097         658,440         -         9,5956         -         9,3598           Amounts due from Re-insurers         11,567         -         13,170         62,213         259,485         37,172         28,956         -         6,883           Asinsurers' Share of Technical Liabilities         61,591         2,648         41,308         159,362         -         6,883         -         6,883           Other current assets         11,948         9,698         126,721         337,973         15,257         -         28,942         1           Intangible assets         -	25	5 Secured Ioans (incl. Ioans on life policies)	-	1,203	413,996	414,071	80,887	1	-	161,405
Deposits (with banks & other institutions)         70,261         214,589         1,613,134         2,739,585         1,927,788         2,870,218         328,424         328,424         328,424         328,424         328,424         328,424         328,424         33,598 <th< td=""><td>26</td><td>5 Unsecured loans</td><td>-</td><td>-</td><td>-</td><td>_</td><td>-</td><td>1</td><td>1</td><td>-</td></th<>	26	5 Unsecured loans	-	-	-	_	-	1	1	-
Other Investments         11,193         1,367,097         658,440         658,440         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,598         -         93,898         -         93,898         -         93,898         -         93,898         -         93,898         -         93,998         -         93,998         -         93,998         -         -         93,998         -         -         -         93,998         -	27	7 Deposits (with banks & other institutions)	70,261	214,589	1,613,134	2,739,585	1,927,788	2,870,218	328,424	511,100
Outstanding premiums         1,567         -         -         259,716         -         259,716         -         35,598         -         35,598         -         -         35,598         -         <	28	Other Investments	11,193	-	1,367,097	658,440	-	-	-	1
Amounts due from Re-insurers         Amounts due from Re-insurers <th< td=""><td>25</td><td>9 Outstanding premiums</td><td>1,567</td><td>-</td><td>1</td><td>259,716</td><td>_</td><td>-</td><td>33,598</td><td>1</td></th<>	25	9 Outstanding premiums	1,567	-	1	259,716	_	-	33,598	1
Reinsurers' Share of Technical Liabilities         61,591         2,648         41,308         159,362         -         6,883         6,883         -         6,883         -         6,883         -         6,883         -         6,883         -         6,883         -         -         6,883         -	30	) Amounts due from Re-insurers	-	13,170	62,213	25,485	37,172	28,956	-	20,294
Cash         3,172         8,538         153,442         349,146         56,349         67,831         3,402         3,402           Other current assets         11,948         9,698         126,721         337,973         15,257         -         28,942         1           Intangible assets         -         <	31	Reinsurers' Share of Technical Liabilities	61,591	2,648	41,308	159,362	-	1	6,883	68,216
11,948       9,698       126,721       337,973       15,257       28,942       28,942         303,266       41,196       29,570,517       24,276,474       14,291,958       4,478,473       706,385       4,4	32	2 Cash	3,172	8,538	153,442	349,146	56,349	67,831	3,402	38,079
Intangible assets 303,266 414,196 29,570,517 24,276,474 14,291,958 4,478,473 706,385	33	3 Other current assets	11,948	9,698	126,721	337,973	15,257	1	28,942	123,740
303,266 414,196 29,570,517 24,276,474 14,291,958 4,478,473 706,385	34	4 Intangible assets	-	-	-	_	-	1	_	1
		Total Assets	303,266	414,196	29,570,517	24,276,474	14,291,958	4,478,473	706,385	4,427,340

MERCANTILE         OLD MUTUAL         PAN FRICA         PIONEER         SHIELD         THE M           150,000         1.000,000         500,000         150,000         150,000         150,000           150,000         1.000,000         300,000         150,000         62,000           150,000         1.884,957         200,000         150,000         62,000           150,000         1.884,957         200,000         150,034         120,534           150,000         1.884,957         200,000         150,034         120,534           160,000         1.884,957         200,000         118,000         62,000           146,844         952,752         1,061,895         329,817         118,000           146,844         952,752         1,061,895         329,817         118,000           146,844         952,752         1,061,895         329,817         118,000           146,847         1,466,490         13,433         15,669            18,500         13,433         15,669          118,034           180,693         13,483                180,693         2,505         2,505							ľ				
Standard Stane Capital   15,0000	No.		METROPOLITAN	MERCANTILE	OLD MUTUAL	PAN AFRICA	PIONEER	SHIELD	THE MONARCH	UAP	TOTAL
State   State   Capital   12.365   150,000   158,000	Ι-	Nominal Share Capital	420,000	150,000	1,000,000	500,000	150,000	150,000	154,976	635,456	6,514,160
Statistic State Capital   407,655   150,000   724,966   200,000   150,000   151,976   Color Capital   150,000   15	2	Nominal Value of Unissued Share Capital	12,365	1	275,014	300,000	1	-		1	587,379
Second Buildings   Second Buil	3	Issued Share Capital	407,635	150,000	724,986	200,000	150,000	62,000		635,456	5,838,781
Second	4	Paid up Capital	407,635	150,000	1,884,957	200,000	150,000	62,000	154,976	635,456	6,998,752
Name   Particulation Reserve   (3.156)   (1.004.644)   (20.230)   (1.11.87)   (1.004.644)   (20.230)   (1.11.87)   (1.004.644)   (20.230)   (1.11.87)   (1.104.894)   (20.240)   (1.11.87)   (1.104.894)   (20.240)   (1.11.87)   (1.11.804)   (20.240)   (	5	Statutory Reserve				852,155	67,942	(29,654)		(202,192)	12,073,328
Marche   March   Mar	9	Investment Fluctuation Reserve	1	(3,156)	,		1	-			3,907,546
Machine Reserves	_	Unapprtd Surplus/Retained earnings (Net)	(581,879)	1	(1,004,640)	(20,520)	111,875			1	(1,197,169)
Order Paid up capital & reserves         225.915         146.844         952.752         1,061.895         329.817         150.346         306.313         4           Onder variing Provisions         3.46,128         664,470         9,460.420         13,133,35         16.869         518.803         99.88           Onder variing Provisions         3.54,10         2.67.99         55.569         43,196         50.066         24,241         99.88           Out and the paid in the property         607,453         83,113         10,962.077         14,666,549         997,508         693,390         90,652         4,65           Investment Property         66,570         2.35         66,570         1,189,693         820,000         436,703         590,633         200,000           Investment Property         66,87         2.35         64,707         192,342         15,915         90,632         4,707         192,342         15,915         90,633         10,000         11,000         10,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000         11,000	$^{\infty}$		400,159	1	72,435	30,260		118,000		36,171	1,610,106
Underwriting Provisions         346,128         664,470         9,460,420         13,336         13,199,535         61,176         518,803         -         9,99,888           Current liabilities         53,410         26,799         13,336         13,196         50,066         24,41         94,381           Current liabilities         607,483         838,113         10,962,077         14,686,549         997,508         693,399         500,652         4,6           Investment Property         -         66,827         2,236         11,996,633         80,000         436,703         399,623         307,4           Investment Property         -         2,236         18,0699         2,505,557         7,608,104         17,3539         10,991         11,934         2,507,000         307,4           keeps Cort. Securities         -	اص	Total Paid up capital & reserves	225,915	146,844	952,752	1,061,895	329,817	150,346	306,313	469,435	23,392,563
Long term liabilities         13.336         13.433         13.433         13.436         13.869         9         99.988           Current liabilities         607,483         83,113         10,565,569         4,666,549         555,569         997,608         693,390         500,653         4,6           Total Paid-Up Captral, Reserves & Liabilities         -         66,570         11,89,633         80,000         436,703         590,633         4,6           Land & buildings         -         -         -         -         11,89,633         80,000         436,703         390,633         30,74           Investment Property         -         -         -         -         -         -         200,000         -         -         200,000         -         -         -         200,000         -         <	12	Underwriting Provisions	346,128	664,470	9,460,420	13,179,255	601,756	518,803		3,901,866	134,329,643
Current liabilities         35,410         26,799         535,569         431,966         30,066         24,241         94,351         7           Ordan & Danishies         Fortal Paid-Up Capital, Reserves & Liabilities         607,483         83,113         10,962,773         14,666,549         97,508         63,390         200,000           Incade & Danishies         Control & Danishies         Con	=	Long term liabilities	٠	-	13,336	13,433	15,869		886'66	80,587	1,487,505
Potential Exercise & Liabilities         607,453         888,113         10,962,077         14,666,549         997,508         693,390         500,622         4,6           Land & buildings         Land & buildings         1         1,189,633         1         20,000         7         20,000         7         20,000         7         10,000         7         10,000         7         10,000         7         10,000         7         10,000         7         10,000         7         10,000         7         10,000         7         10,000         7         10,000         7         10,000         10,0	12	Current liablities	35,410	26,799	535,569	431,966	20,066	24,241	94,351	215,577	4,710,817
December of the pulidings   Preference shared continuous shared shared shared continuous duriet mistrations in substituct of the preference shared continuous shared continuous duriet mistrations in substituctions in substituctions in substituctions in shared continuous duriet mistrations in substituctions in substituction substituctions in substituction substituction substituction subs	12	Total Paid-Up Capital, Reserves & Liabilities	607,453	838,113	10,962,077	14,686,549	997,508	693,390	500,652	4,667,465	163,920,528
1,189,693   820,000   436,703   599,633     .   .   .   .   .   .   .   .	14			68,500	304,833	,		-	200,000	709,000	3,242,575
Other Fixed Assets         66,827         2,236         64,707         192,342         15,915         9,052         3,074         2,505,557         7,008,104         173,539         10,991         119,348         2,505,557         7,008,104         173,539         10,991         119,348         2,505,557         7,008,104         173,539         10,991         119,348         2,505,557         7,008,104         173,539         10,991         119,348         2,507         2,505,557         7,008,104         173,539         10,991         119,348         2,507         2,505,557         7,008,104         173,539         10,991         119,348         2,507         2,505,557         2,505,547         2,505,547         2,505,547         2,505,547         2,505,547         2,505,547         2,505,547         2,505,547         2,505,547         2,505,547         2,505,547 <td>15</td> <td></td> <td></td> <td></td> <td>1,189,693</td> <td>820,000</td> <td>436,703</td> <td>599,053</td> <td></td> <td>1</td> <td>17,820,203</td>	15				1,189,693	820,000	436,703	599,053		1	17,820,203
Kenya Gort. Securities         271,368         180,699         2,505,577         7,608,104         173,539         10,991         119,348         2,334           Other Securities         -	16	Other Fixed Assets	66,827	2,236	64,707	192,342	15,915	9,052	3,074	27,638	1,161,288
Local Gort Authority Securities         - <t< td=""><td>17</td><td>Kenya Govt. Securities</td><td>271,368</td><td>180,699</td><td>2,505,557</td><td>7,608,104</td><td>173,539</td><td>10,991</td><td>119,348</td><td>2,354,887</td><td>69,631,271</td></t<>	17	Kenya Govt. Securities	271,368	180,699	2,505,557	7,608,104	173,539	10,991	119,348	2,354,887	69,631,271
Other Securities         Other Secured Sourced (Mondored         Other Secured Sourced (Mondored Colling)         Other Secured Sourced (Mondored Colling)         Other Secured Sourced Sourced (Mondored Colling)         Other Secured Sourced (Mondored Colling)         Other Secured Sourced Sourced (Mondored Colling)         Other Secured Sourced Sourced (Mondored Colling)         Other Secured (Mon	18	Local Govt. Authority Securities	1	-	1	1	1	-		1	
Debentures Quoted & Unquoted         -	19	Other Securities	-	1	1		1	-		286,325	499,902
Preference shares Quoted/Unquoted         -	20	Debentures Quoted & Unquoted	-	-	1	-	1	-		-	•
Investment in subsidiary         Investm	21		-	-	1	-	1	-		1	•
Unquoted ordinary shares         40,598         7,627         3,381,457         1,494,143         5,844         -         814           Secured loans (incl.loans on life policies)         6,064         437,384         359,954         98,380         12,649         75,000           Deposits (with banks & other institutions)         138,235         447,551         2,304,424         3,272,863         40,083         -         -           Other Investments         13,604         115,610         -         28,819         -         -         -           Amounts due from Re-insurers         14,220         1,313         -         123,426         92,176         7,599         30,282         59           Amounts due from Re-insurers         14,220         1,313         -         123,426         92,176         7,599         30,282         59           Amounts due from Re-insurers         14,220         1,313         -         197,348         210         -         -         -           Other current assets         2,434         3,524         2,50         35,248         -         17,750         17,750         17,750         17,750         17,750         17,750         17,750         17,750         17,750         17,750         17,750 </td <td>22</td> <td></td> <td></td> <td>-</td> <td>1</td> <td></td> <td>1</td> <td>-</td> <td></td> <td>1</td> <td></td>	22			-	1		1	-		1	
Quoted ordinary shares         40,598         7,627         3,381,457         1,494,143         5,844         -         814           Secured loans (incl.loans on life policies)         6,064         437,384         359,954         98,380         12,649         75,000         814           Deposits (with banks & other institutions)         138,235         447,551         2,304,424         3,272,863         40,083         -         -         -           Deposits (with banks & other institutions)         138,235         447,551         2,304,424         3,272,863         40,083         -         -         -           Outstanding premiums         13,604         115,610         -         28,819         - </td <td>23</td> <td></td> <td>,</td> <td>1</td> <td>308,938</td> <td>1</td> <td>1</td> <td>-</td> <td></td> <td>1</td> <td>3,673,787</td>	23		,	1	308,938	1	1	-		1	3,673,787
Secured loans (incl.)oans on life policies)         6,064         437,384         359,954         99,380         12,649         75,000           Onsecured loans Unsecured loans on life policies)         158,235         447,551         2,304,424         3,272,863         40,083         -         -           Deposits (with banks & other institutions)         13,604         115,610         -         28,819         -         1,000         15           Other Investments         0.004 on standing premiums         13,604         1,131         -         28,819         -         -         -           Amounts due from Re-insurers         14,220         1,313         -         156,040         35,248         -         15,375         171           Reinsurers' Share of Technical Liabilities         1,236         1,71,348         210         -         47,750         171           Other current assets         2,174         2,174         2,174         35,314         12,607         236         878         167           Other current assets         5,054         2,174         2,174         35,314         35,810         -         5,054         53,810         -         5,054         53,810         -         5,054         53,810         -         -<	24	Quoted ordinary shares	40,598	7,627	3,381,457	1,494,143	5,844	_	-	814,584	22,585,827
Onsecured loans         Unsecured loans         447,551         2,304,424         3,272,863         40,083         -	25	Secured loans (incl.loans on life policies)	-	6,064	437,384	359,954	98,380	12,649	75,000	1	4,971,497
Deposits (with banks & other institutions)         158,235         447,551         2,304,424         3,272,863         40,083         1,000         15           Other Investments         13,604         115,610         -         28,819         -	26	Unsecured loans		-	1	-	1	-			19,753
Other Investments         13,604         115,610         -         28,819         -         92,819         -         92,819         -         92,819         -         92,819         -         93,282         59         -         59         -         50         -         50         -         -         50         -         50         - </td <td>27</td> <td></td> <td>158,235</td> <td>447,551</td> <td>2,304,424</td> <td>3,272,863</td> <td>40,083</td> <td>-</td> <td>1,000</td> <td>15,702</td> <td>24,226,681</td>	27		158,235	447,551	2,304,424	3,272,863	40,083	-	1,000	15,702	24,226,681
7,013         49         123,426         92,176         7,599         30,282         59           14,220         1,313         -         56,040         35,248         -         15,375           12,26         1,236         -         197,348         210         -         47,750         171           2,430         5,054         171,318         253,114         12,607         878         167           2,517         2,88,154         309,215         57,984         53,81         561         562           607,455         838,113         10,962,077         14,686,549         997,508         693,390         500,652         4,667	28	Other Investments	13,604	115,610	1	-	28,819	-			9,359,425
14,220         1,313         56,040         35,248         15,375         175,750         177,318         56,040         35,248         15,375         177,50         177,50         177,51	29	Outstanding premiums	7,013	49	•	123,426	92,176	7,599		59,630	939,182
1,236         197,348         210         47,750           9,430         5,054         171,318         253,114         12,607         236         878           26,158         2,174         288,154         309,215         57,984         53,810         7,945           607,453         838,113         10,962,077         14,686,549         997,508         693,390         500,652	30	Amounts due from Re-insurers	14,220	1,313	-	56,040	35,248	-	15,375	455	401,553
Cash         9,430         5,054         171,318         253,114         12,607         236         878           Other current assets         26,158         2,174         288,154         309,215         57,984         53,810         -           Intangible assets         -         -         5,612         -         -         7,945           Total Assets         607,453         838,113         10,962,077         14,686,549         997,508         693,390         500,652	31	Reinsurers' Share of Technical Liabilities	1	1,236	1	197,348	210	-	47,750	171,666	1,178,154
Other current assets         26,158         2,174         288,154         309,215         57,984         53,810         -           Intangible assets         67,043         838,113         10,962,077         14,686,549         997,508         693,390         500,652	32	Cash	9,430	5,054	171,318	253,114	12,607	236	878	167,691	1,916,095
Intangible assets 5,612 - 5,612 - 7,945  Total Assets 607,453 838,113 10,962,077 14,686,549 997,508 693,390 500,652	33	Other current assets	26,158	2,174	288,154	309,215	57,984	53,810	1	59,887	2,121,531
607,453 838,113 10,962,077 14,686,549 997,508 693,390 500,652	34		•	-	5,612	1	1	-	7,945		171,804
		Total Assets	607,453	838,113	10,962,077	14,686,549	802'266	693,390	500,652	4,667,465	163,920,528

APP	APPENDIX 4: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (GENERAL INSURANCE BUSINESS) AS AT 31.12.2012	JRERS AND REIN	SURERS (GENER	AL INSURANCE	BUSINESS) AS	AT 31.12.2012				
No.	ITEM	AMACO	APA	BRITAM	CANNON	AIG KENYA	CIC GENERAL	CORPORATE	DIRECTLINE	EAST AFRICA RE
	Nominal Share Capital	500,000	750,000	300,000	300,000	300,000	700,000	300,000	300,000	650,000
2	Nominal Value of Unissued Share Capital	-	-	-	-	-	-	-	-	1
3	Issued Share Capital	200,000	750,000	300,000	300,000	300,000	700,000	300,000	300,000	650,000
4	4 Paid-Up Capital	200,000	750,000	300,000	300,000	300,000	700,000	300,000	300,000	650,000
3	5 General Reserve	-	-	-	-		1	1	238,369	110,297
9	6 Investment Fluctuation Reserve	1	(4,745)			9,108	1		27,847	1
	Unapprtd Surplus/Retained Earnings	182,614	1,729,491	735,105	699,713	759,720	1,656,773	20,000	88,365	765,890
50	8 All other Reserves	3,437	49,281	506,931	147,589	ı	3,639	281,652	-	
6	Total Paid-Up Capital & Reserves	686,051	2,524,027	1,542,036	1,147,302	1,068,828	2,360,412	631,652	654,581	1,526,187
16	Underwriting Provisions	1,507,679	6,398,089	4,001,688	1,621,385	2,438,423	5,911,250	438,238	2,793,940	1,893,215
Ξ	Long term liabilities	1		9,722			ı	,	1	1
12	Current liablities	117,261	366,708	264,236	156,495	679,029	304,598	62,418	59,939	596,812
13	13 Total Paid-Up Capital, Reserves & Liabilities	2,310,991	9,288,824	5,817,682	2,925,182	4,186,280	8,576,260	1,132,308	3,508,460	4,016,214
14	14 Land & buildings	1	115,000	1	70,000	-	1		303,000	216,000
15	Investment Property	335,750	670,000	1	853,191	163,500	1,032,452	492,500	-	1
16	16 Other Fixed Assets	105,321	61,887	32,995	15,510	104,869	113,394	5,751	72,703	9,010
17	Kenya Govt. Securities	217,000	2,425,683	1,596,342	381,190	1,694,689	1,027,172	107,972	970,787	333,690
18	Local Govt. Authority Securities	1	1	1	-	-	1	-	1	1
19	Other Securities	1	-	1	32,755	-	1	-	1	77,313
20	Debentures Quoted & Unquoted	-	-	-	-	-	-	-	-	1
21	Preference shares Quoted/Unquoted	1	-	1	1	-	1	-	1	1
22	Investment in subsidiary	-	155,949	-		-	-	-	1	1
23	Quoted ordinary shares	-	1,736,426	628,639	327,037	110,062	113,523	1,718	163,591	1
24	Unquoted ordinary shares	1	109,302		266,353	1	19,844	1	1	1
25	Secured loans	1	71,749	230,213	34,522	-	220,651	1	25,531	18,149
26	Unsecured loans	1	64,015	1	-		1	-	1	1
27	Deposits (with banks & other institutions)	591,572	1,429,034	174,880	135,359	377,906	2,194,693	191,603	1,337,229	2,157,019
28	Other Investments		-	355,181			_			
29	Outstanding premiums	460,500	1,050,888	314,497	211,939	223,384	1,062,584	131,813	49,440	525,129
30	Amounts due from Re-insurers	18,334	58,729	1	209'69	-	1	31,584		92,170
31	Reinsurers' Share of Technical Liabilities	455,103	952,452	2,258,433	339,802	1,200,954	1,872,498	109,914	1	217,310
32	l Cash	60,279	5,952	64,844	2,916	125,877	196,372	45,705	448,396	34,238
33	Other current assets	62,078	103,610	144,468	187,874	178,155	723,077	13,587	113,477	336,186
34	Intangible assets	1,754	278,148	17,190	7,129	6,884	ı	161	24,306	1
	Total Assets	2,310,991	9,288,824	5,817,682	2,925,182	4,186,280	8,576,260	1,132,308	3,508,460	4,016,214
Ато	Amounts in KES '000'									