

APPENDIX 4: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (GENERAL INSURANCE BUSINESS) AS AT 31.12.2012

| No. | ITEM | FIDELITY SHIELD | FIRST ASSURANCE | GATEWAY | GEMINIA | GA | HERITAGE | ICEA LION GENERAL | INTRA AFRICA | INVESCO |
|-----|--|--------------------|--------------------|------------------|------------------|------------------|------------------|----------------------|------------------|------------------|
| 1 | Nominal Share Capital | 310,000 | 450,000 | 325,000 | 300,000 | 300,000 | 500,000 | 600,000 | 400,000 | 600,000 |
| 2 | Nominal Value of Unissued Share Capital | - | - | 25,000 | - | - | - | - | - | - |
| 3 | Issued Share Capital | 310,000 | 450,000 | 300,000 | 300,000 | 300,000 | 500,000 | 600,000 | 400,000 | 600,000 |
| 4 | Paid-Up Capital | 300,452 | 450,000 | 300,000 | 300,000 | 300,000 | 500,000 | 600,000 | 300,000 | 600,000 |
| 5 | General Reserve | - | - | 135 | - | - | - | - | - | - |
| 6 | Investment Fluctuation Reserve | - | - | - | 384,222 | 655,192 | 157,041 | 344,143 | - | 1,827 |
| 7 | Unappropriated Surplus/Retained Earnings | 452,666 | 559,627 | 175,445 | 279,156 | 447,087 | 808,343 | 1,590,888 | 115,308 | (200,530) |
| 8 | All other Reserves | 149,090 | 99,422 | 206,397 | - | - | 400,000 | - | 217,072 | - |
| 9 | Total Paid-Up Capital & Reserves | 902,208 | 1,109,049 | 681,977 | 963,378 | 1,402,279 | 1,865,384 | 2,535,031 | 632,380 | 401,297 |
| 10 | Underwriting Provisions | 1,144,695 | 3,063,116 | 1,281,495 | 1,354,784 | 3,736,330 | 2,594,445 | 5,188,288 | 615,328 | 712,208 |
| 11 | Long term liabilities | - | - | 20,512 | - | - | 49,630 | 368,004 | - | 94,112 |
| 12 | Current liabilities | 179,185 | 336,010 | 49,220 | 215,406 | 403,986 | 324,289 | 859,651 | 34,111 | 48,062 |
| 13 | Total Paid-Up Capital, Reserves & Liabilities | 2,226,088 | 4,508,176 | 2,033,204 | 2,533,568 | 5,542,595 | 4,833,748 | 8,950,974 | 1,281,819 | 1,255,679 |
| 14 | Land & buildings | 204,387 | 146,500 | 190,000 | 20,317 | 684,400 | - | 88,571 | - | - |
| 15 | Investment Property | 708,113 | 766,946 | 846,900 | 721,000 | 248,508 | 180,000 | 3,148,571 | 219,500 | 267,067 |
| 16 | Other Fixed Assets | 36,873 | 27,992 | 22,019 | 33,642 | 62,846 | 97,156 | 60,247 | 107,623 | 88,227 |
| 17 | Kenya Govt. Securities | 178,892 | 441,632 | 182,200 | 372,500 | 738,305 | 1,579,522 | 1,553,159 | 253,200 | 75,000 |
| 18 | Local Govt. Authority Securities | - | - | - | - | - | - | - | - | - |
| 19 | Other Securities | - | 97,393 | - | 8,500 | - | 57,120 | - | 3,389 | - |
| 20 | Debentures Quoted & Unquoted | - | 63,598 | - | - | - | - | - | - | - |
| 21 | Preference shares Quoted/Unquoted | - | - | - | - | - | - | - | - | - |
| 22 | Investment in subsidiary | - | - | - | - | - | 88,369 | 50,149 | - | - |
| 23 | Quoted ordinary shares | 77,903 | 72,830 | 82,909 | 94,086 | 216,659 | 102,389 | 286,589 | 49,333 | 3,967 |
| 24 | Unquoted ordinary shares | - | 52,347 | 39,954 | 74,991 | 221,158 | 188,171 | - | - | - |
| 25 | Secured loans | 43,776 | - | 6,442 | 3,963 | 157,953 | 261,266 | 331,474 | 13,699 | - |
| 26 | Unsecured loans | - | - | - | - | - | 8,651 | - | - | - |
| 27 | Deposits (with banks & other institutions) | 347,288 | 1,365,276 | 264,590 | 552,704 | 1,070,480 | 571,178 | 154,405 | 159,528 | 279,339 |
| 28 | Other investments | - | 75,656 | - | - | 121,017 | 192,112 | - | - | - |
| 29 | Outstanding premiums | 248,757 | 316,612 | 88,778 | 103,989 | 372,043 | 210,627 | 487,449 | 334,269 | - |
| 30 | Amounts due from Re-insurers | 1,210 | 136,784 | 72,634 | 120,986 | 199,095 | 39,144 | 308,262 | 13,801 | 52,228 |
| 31 | Reinsurers' Share of Technical Liabilities | 295,441 | 709,275 | 155,861 | 298,551 | 1,147,112 | 779,028 | 1,671,375 | - | 48,525 |
| 32 | Cash | 29,102 | 11,412 | 7,693 | 37,034 | 64,794 | 190,074 | 24,241 | 36,377 | 108,438 |
| 33 | Other current assets | 54,346 | 223,923 | 67,409 | 91,305 | 94,370 | 284,898 | 786,482 | 87,154 | 274,433 |
| 34 | Intangible assets | - | - | 5,815 | - | 143,855 | 4,043 | - | 3,946 | 58,456 |
| 35 | Total Assets | 2,226,088 | 4,508,176 | 2,033,204 | 2,533,568 | 5,542,595 | 4,833,748 | 8,950,974 | 1,281,819 | 1,255,679 |

Amounts in KES '000

| APPENDIX 4: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (GENERAL INSURANCE BUSINESS) AS AT 31.12.2012 | | | | | | | | | | |
|--|--|-------------------|------------------|------------------|-------------------|------------------|------------------|------------------|----------------|------------------|
| No. | ITEM | JUBILEE | KENINDIA | KENYA ORIENT | KENYA RE | KENYAN ALLIANCE | MADISON | MAYFAIR | MERCANTILE | OCCIDENTAL |
| 1 | Nominal Share Capital | 500,000 | 600,000 | 309,400 | 2,000,000 | 300,000 | 300,000 | 450,000 | 300,000 | 346,500 |
| 2 | Nominal Value of Unissued Share Capital | - | 38,612 | - | 250,127 | - | - | 130,000 | - | - |
| 3 | Issued Share Capital | 500,000 | 561,388 | 309,400 | 1,749,873 | 300,000 | 300,000 | 320,000 | 300,000 | 346,500 |
| 4 | Paid-Up Capital | 500,000 | 400,000 | 309,400 | 1,749,873 | 300,000 | 300,000 | 320,000 | 300,000 | 346,500 |
| 5 | General Reserve | - | - | 2,371 | - | 19,340 | - | - | - | 38,724 |
| 6 | Investment Fluctuation Reserve | (146,437) | 40,146 | - | 1,299,255 | - | - | 59,937 | (10,439) | - |
| 7 | Unappropriated Surplus/Retained Earnings | 2,756,216 | 854,866 | 85,905 | 9,000,098 | 765,754 | 310,030 | 59,390 | 135,041 | 145,748 |
| 8 | All other Reserves | - | 1,198 | 40,000 | 161,299 | 935 | - | - | - | 27,720 |
| 9 | Total Paid-Up Capital & Reserves | 3,109,779 | 1,296,210 | 437,676 | 12,210,525 | 1,086,029 | 610,030 | 439,327 | 424,602 | 558,692 |
| 10 | Underwriting Provisions | 6,530,977 | 6,017,302 | 619,784 | 5,712,235 | 1,570,776 | 782,690 | 1,541,538 | 271,271 | 1,139,236 |
| 11 | Long term liabilities | 532,208 | 227,125 | 16,044 | 706,634 | 29,672 | - | 81,323 | 29,628 | 145,227 |
| 12 | Current liabilities | 381,737 | 220,972 | 199,006 | 680,090 | 125,758 | 125,098 | 110,380 | 76,655 | 95,366 |
| 13 | Total Paid-Up Capital, Reserves & Liabilities | 10,554,701 | 7,761,609 | 1,272,510 | 19,309,484 | 2,812,235 | 1,517,818 | 2,172,568 | 802,156 | 1,938,521 |
| 14 | Land & buildings | - | 1,374,821 | 87,882 | - | 38,996 | - | 300,126 | 190,000 | 370,000 |
| 15 | Investment Property | - | - | 249,400 | 4,885,000 | 986,738 | 119,000 | - | - | - |
| 16 | Other Fixed Assets | 39,913 | 38,903 | 61,529 | 120,543 | 247,047 | 19,895 | 40,887 | 13,067 | 13,963 |
| 17 | Kenya Govt. Securities | 1,905,933 | 843,654 | 212,941 | 3,947,651 | 108,104 | 143,916 | 200,368 | 151,249 | 634,473 |
| 18 | Local Govt. Authority Securities | - | - | - | - | - | - | - | - | - |
| 19 | Other Securities | - | - | - | 153,970 | 133,732 | - | 29,493 | - | - |
| 20 | Debentures Quoted & Unquoted | - | - | - | - | - | - | - | - | - |
| 21 | Preference shares Quoted/Unquoted | 573 | - | - | - | - | - | - | - | - |
| 22 | Investment in subsidiary | 50,498 | - | - | 1,340,048 | - | - | - | - | - |
| 23 | Quoted ordinary shares | 981,791 | 137,529 | 1,590 | 2,436,749 | 94,441 | - | 109,931 | 9,155 | 14,789 |
| 24 | Unquoted ordinary shares | 1,412,996 | 190,153 | 52,793 | 89,971 | - | 314,388 | 114,253 | - | 226,825 |
| 25 | Secured loans | - | 2,478 | - | 521,539 | - | - | - | - | - |
| 26 | Unsecured loans | - | - | - | - | - | - | - | - | - |
| 27 | Deposits (with banks & other institutions) | 864,102 | 226,386 | 118,947 | 2,397,171 | 494,478 | 107,420 | 474,860 | 237,338 | 41,119 |
| 28 | Other Investments | 305,210 | - | - | - | - | - | - | - | - |
| 29 | Outstanding premiums | 583,560 | 342,275 | 225,563 | 290,178 | 201,931 | 143,679 | 136,194 | 29,231 | 153,571 |
| 30 | Amounts due from Re-insurers | 1,417,758 | 455,182 | 90,667 | 1,489,546 | 65,107 | 176,688 | 13,101 | 5,052 | 208,061 |
| 31 | Reinsurers' Share of Technical Liabilities | 1,990,718 | 3,699,176 | 55,962 | - | 249,448 | 351,133 | 492,308 | 113,466 | 166,169 |
| 32 | Cash | 116,696 | 200,403 | 18,463 | 173,384 | 30,620 | 6,765 | 19,848 | 17,176 | 41,750 |
| 33 | Other current assets | 816,124 | 250,649 | 96,773 | 1,461,130 | 161,593 | 134,934 | 237,675 | 36,422 | 67,801 |
| 34 | Intangible assets | 68,829 | - | - | 2,604 | - | - | 3,524 | - | - |
| | Total Assets | 10,554,701 | 7,761,609 | 1,272,510 | 19,309,484 | 2,812,235 | 1,517,818 | 2,172,568 | 802,156 | 1,938,521 |
| Amounts in KES '000' | | | | | | | | | | |

Amounts in KES '000'

APPENDIX 4: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (GENERAL INSURANCE BUSINESS) AS AT 31.12.2012

| No. | ITEM | PACIS | PHOENIX | REAL | TAUSI | THE MONARCH | TAKAFUL | TRIDENT | XPLICO | UAP | TOTAL |
|-----|--|----------------|------------------|------------------|------------------|----------------|----------------|------------------|----------------|-------------------|--------------------|
| 1 | Nominal Share Capital | 300,000 | 300,000 | 300,000 | 400,000 | 316,476 | 420,203 | 300,000 | 407,500 | 600,000 | 16,335,079 |
| 2 | Nominal Value of Unissued Share Capital | - | - | - | 3,491 | - | - | - | - | - | 447,230 |
| 3 | Issued Share Capital | 300,000 | 300,000 | 300,000 | 396,509 | 316,476 | 420,203 | 300,000 | 407,500 | 600,000 | 15,887,849 |
| 4 | Paid-Up Capital | 300,000 | 300,000 | 300,000 | 396,509 | 316,476 | 420,203 | 300,000 | 407,500 | 600,000 | 15,616,913 |
| 5 | General Reserve | 5,712 | 547,461 | - | 43,616 | - | - | - | - | - | 1,006,025 |
| 6 | Investment Fluctuation Reserve | 2,528 | - | 8,350 | 7,697 | - | - | - | - | 1,400,812 | 4,236,484 |
| 7 | Unapprpd Surplus/Retained Earnings | 137,023 | 539,552 | 347,388 | 144,079 | (6,531) | (129,064) | 1,345,595 | 35,692 | 2,858,740 | 30,281,183 |
| 8 | All other Reserves | - | - | 30,000 | 43,438 | - | - | 213,493 | - | - | 2,582,593 |
| 9 | Total Paid-Up Capital & Reserves | 445,263 | 1,387,013 | 685,738 | 635,339 | 309,945 | 291,139 | 1,859,088 | 443,192 | 4,859,552 | 53,723,198 |
| 10 | Underwriting Provisions | 496,309 | 422,423 | 1,423,395 | 1,041,266 | 291,373 | 317,856 | 1,732,862 | 241,603 | 4,160,617 | 81,008,109 |
| 11 | Long term liabilities | - | 73,098 | 480,840 | 83,359 | 6,062 | 36,904 | 367,722 | - | - | 3,357,826 |
| 12 | Current liabilities | 56,885 | 79,378 | 122,349 | 61,792 | 21,638 | - | 84,117 | 59,198 | 1,648,377 | 9,206,212 |
| 13 | Total Paid-Up Capital, Reserves & Liabilities | 998,457 | 1,961,912 | 2,712,322 | 1,821,756 | 629,018 | 645,899 | 4,043,789 | 743,993 | 10,668,546 | 147,295,345 |
| 14 | Land & buildings | 188,000 | - | - | 120,972 | 200,645 | - | 240,660 | - | - | 5,150,277 |
| 15 | Investment Property | - | 163,307 | - | - | - | - | 1,821,611 | 59,000 | 2,562,700 | 21,500,754 |
| 16 | Other Fixed Assets | 171,674 | 1,679 | 39,607 | 17,872 | 30,378 | 60,035 | 11,780 | 97,107 | 69,130 | 2,153,074 |
| 17 | Kenya Govt. Securities | 191,549 | 132,000 | 218,391 | 532,942 | 95,006 | 39,321 | 289,853 | 37,000 | 615,240 | 24,428,526 |
| 18 | Local Govt. Authority Securities | - | - | - | - | - | - | - | - | - | - |
| 19 | Other Securities | - | - | 47,922 | - | - | - | 17,500 | - | - | 659,087 |
| 20 | Debentures Quoted & Unquoted | - | - | - | - | - | - | - | - | - | 63,598 |
| 21 | Preference shares Quoted/Unquoted | - | - | - | - | - | - | - | - | - | 573 |
| 22 | Investment in subsidiary | - | - | 333,676 | - | - | - | - | - | - | 2,018,689 |
| 23 | Quoted ordinary shares | 42,687 | 1,039,200 | 56,304 | 79,106 | 1,732 | - | 19,795 | - | 2,396,623 | 11,689,083 |
| 24 | Unquoted ordinary shares | - | - | - | 1,066 | 59 | - | 8,093 | - | - | 3,382,717 |
| 25 | Secured loans | - | - | - | 125,256 | 75,000 | - | 449,255 | - | 132,959 | 2,725,875 |
| 26 | Unsecured loans | - | - | - | - | - | - | 145,212 | - | - | 217,878 |
| 27 | Deposits (with banks & other institutions) | 82,045 | 15,366 | 233,902 | 365,774 | 23,819 | 264,521 | 2,020 | 201,494 | 44,922 | 19,549,767 |
| 28 | Other Investments | - | - | - | 50,613 | - | - | - | - | - | 1,099,789 |
| 29 | Outstanding premiums | 120,951 | 74,903 | 230,690 | 48,341 | 94,397 | 105,091 | 405,558 | 29,359 | 1,352,770 | 10,760,940 |
| 30 | Amounts due from Re-insurers | - | 74,997 | 263,802 | 14,276 | 10,487 | 12,462 | 36,239 | - | 357,585 | 5,895,576 |
| 31 | Reinsurers' Share of Technical Liabilities | 92,633 | 225,480 | 506,808 | 370,714 | 38,051 | 29,957 | 447,248 | - | 885,968 | 22,226,873 |
| 32 | Cash | 8,258 | 5,168 | 36,211 | 13,064 | 8,823 | 25,782 | 15,046 | 61,516 | 66,544 | 2,359,560 |
| 33 | Other current assets | 81,310 | 229,812 | 640,656 | 71,987 | 39,263 | 30,233 | 125,519 | 258,517 | 1,984,105 | 10,554,335 |
| 34 | Intangible assets | 19,350 | - | 104,353 | 9,773 | 11,358 | 78,497 | 8,400 | - | - | 858,375 |
| | Total Assets | 998,457 | 1,961,912 | 2,712,322 | 1,821,756 | 629,018 | 645,899 | 4,043,789 | 743,993 | 10,668,546 | 147,295,345 |

Amounts in KES '000'

APPENDIX 6: SOLVENCY MARGINS OF INSURERS AND REINSURERS AS AT 31.12.2012

| No. | COMPANY | LONG TERM INSURANCE BUSINESS | | | | | GENERAL INSURANCE BUSINESS | | | | |
|-------|-------------------|------------------------------|----------------------|------------------|-----------------|---------------------------|----------------------------|----------------------|------------------|-----------------|---------------------------|
| | | ADMITTED ASSETS | ADMITTED LIABILITIES | AVAILABLE MARGIN | REQUIRED MARGIN | SOLVENCY MARGIN RATIO (%) | ADMITTED ASSETS | ADMITTED LIABILITIES | AVAILABLE MARGIN | REQUIRED MARGIN | SOLVENCY MARGIN RATIO (%) |
| 1 | AIK Kenya | | | | | | 2,761,942 | 1,916,498 | 845,444 | 245,717 | 344.1 |
| 2 | AMACO | | | | | | 1,361,440 | 199,837 | 1,161,603 | | 95.9 |
| 3 | APA | | | | | | 8,196,390 | 6,764,796 | 1,431,594 | 647,733 | 221.0 |
| 4 | Apollo | 2,004,259 | 1,729,345 | 274,914 | 86,467 | 317.9 | | | | | |
| 5 | Britam | 21,054,027 | 19,010,390 | 2,043,637 | 950,520 | 216.0 | 5,254,875 | 4,275,646 | 979,229 | 286,161 | 342.2 |
| 6 | Cannon | 1,364,894 | 604,424 | 760,470 | 30,221 | 2,616.3 | 2,274,635 | 1,438,079 | 836,556 | 116,478 | 718.2 |
| 7 | Capex | 375,213 | 153,139 | 222,074 | 10,000 | 2,220.7 | | | | | |
| 8 | CFC Life | 17,902,165 | 16,087,085 | 1,815,080 | 804,354 | 2,267.7 | | | | | |
| 9 | CIC Life | 3,807,433 | 2,374,749 | 1,432,684 | 118,737 | 1,206.6 | | | | | |
| 10 | CIC General | | | | | | 7,232,072 | 6,215,848 | 1,016,224 | 601,769 | 168.9 |
| 11 | Corporate | 548,674 | 347,674 | 201,000 | 17,384 | 1,156.3 | 992,740 | 509,135 | 483,605 | 38,624 | 1,262.1 |
| 12 | Directline | | | | | | 3,341,359 | 2,853,879 | 487,480 | 265,844 | 183.4 |
| 13 | East Africa Re | 659,967 | 531,783 | 128,184 | 26,589 | 482.1 | 3,451,865 | 2,490,027 | 961,838 | 240,129 | 400.6 |
| 14 | Fidelity Shield | | | | | | 1,628,480 | 1,028,438 | 600,022 | 120,964 | 496.0 |
| 15 | First Assurance | 291,396 | 85,459 | 205,937 | 10,000 | 2,059.4 | 4,172,739 | 3,398,126 | 773,613 | 255,614 | 302.6 |
| 16 | GA | | | | | | 4,964,374 | 4,140,316 | 824,058 | 181,577 | 453.8 |
| 17 | Gateway | | | | | | 1,689,240 | 1,129,965 | 559,275 | 71,510 | 782.1 |
| 18 | Geminia | 411,548 | 261,547 | 150,001 | 13,077 | 1,147.0 | 2,103,311 | 1,271,638 | 831,673 | 94,879 | 876.6 |
| 19 | Heritage | | | | | | 4,215,915 | 2,968,364 | 1,247,551 | 342,589 | 364.2 |
| 20 | ICEA Lion Life | 29,549,051 | 26,713,752 | 2,835,299 | 1,335,688 | 212.3 | | | | | |
| 21 | ICEA Lion General | | | | | | 8,362,076 | 6,415,943 | 1,946,133 | 217,238 | 896 |
| 22 | Intra Africa | | | | | | 937,118 | 641,939 | 295,179 | 85,112 | 346.8 |
| 23 | Invesco | | | | | | 703,051 | 854,382 | (151,331) | 156,176 | (96.9) |
| 24 | Jubilee | 24,003,615 | 22,414,297 | 1,589,318 | 1,120,715 | 141.8 | 9,635,108 | 7,444,922 | 2,190,186 | 751,335 | 251.5 |
| 25 | Kenindia | 14,284,630 | 11,877,159 | 2,407,471 | 593,858 | 405.4 | 3,681,252 | 2,766,220 | 915,032 | 345,810 | 264.6 |
| 26 | Kenya Orient | | | | | | 963,915 | 834,835 | 129,080 | 137,651 | 93.8 |
| 27 | Kenya Re | 4,449,517 | 2,075,843 | 2,373,674 | 103,792 | 2,286.9 | 14,674,261 | 7,098,980 | 7,575,301 | 808,982 | 936.4 |
| 28 | Kenyan Alliance | 672,231 | 515,326 | 156,905 | 25,766 | 609.0 | 2,226,964 | 1,726,206 | 500,758 | 108,559 | 461.3 |
| 29 | Madison | 3,556,900 | 3,371,335 | 187,565 | 168,567 | 111.3 | 723,049 | 556,655 | 166,394 | 138,073 | 120.6 |
| 30 | Mayfair | | | | | | 1,349,825 | 1,240,933 | 108,892 | 88,945 | 122.4 |
| 31 | Mercantile | 820,857 | 691,269 | 129,588 | 34,563 | 374.9 | 723,249 | 377,553 | 345,696 | 31,337 | 1,103.2 |
| 32 | Metropolitan Life | 540,857 | 381,538 | 159,319 | 19,077 | 835.1 | | | | | |
| 33 | Occidental | | | | | | 1,565,075 | 1,241,382 | 323,693 | 123,242 | 262.6 |
| 34 | Old Mutual | 10,829,928 | 10,009,327 | 820,601 | 500,466 | 164.0 | | | | | |
| 35 | Pacis | | | | | | 812,057 | 553,194 | 258,863 | 65,899 | 392.8 |
| 36 | Pan Africa | 14,197,544 | 13,427,306 | 770,238 | 671,365 | 114.7 | | | | | |
| 37 | Phoenix | | | | | | 1,308,869 | 574,898 | 733,971 | 32,704 | 2,244.3 |
| 38 | Pioneer | 867,652 | 667,692 | 199,960 | 33,385 | 599.0 | | | | | |
| 39 | Real | | | | | | 2,553,242 | 2,026,584 | 526,658 | 170,237 | 309.4 |
| 40 | Shield Assurance | 642,648 | 543,044 | 99,604 | 27,152 | 366.8 | | | | | |
| 41 | Takaful | | | | | | 645,873 | 354,760 | 291,113 | 20,776 | 1,401.2 |
| 42 | Tausi | | | | | | 1,642,059 | 1,186,417 | 455,642 | 61,160 | 744.8 |
| 43 | The Monarch | 384,351 | 194,339 | 190,012 | 10,000 | 1,900.1 | 382,652 | 319,074 | 63,578 | 33,806 | 188.1 |
| 44 | Trident | | | | | | 3,474,160 | 2,190,979 | 1,283,181 | 74,807 | 1,716.3 |
| 45 | UAP General | | | | | | 6,809,164 | 5,808,993 | 1,000,171 | 567,486 | 176.2 |
| 46 | UAP Life | 4,528,137 | 4,198,030 | 330,107 | 209,902 | 157.3 | | | | | |
| 47 | Xplico | | | | | | 444,979 | 300,802 | 144,177 | 38,034 | 400.1 |
| Total | | 157,749,494 | 138,266,662 | 19,483,642 | 6,921,646 | 281.5 | 117,269,365 | 86,087,223 | 31,172,132 | 7,764,748 | 401.5 |

Amounts in '000 KES