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SUMMARY OF BALANCE SHEETS OF INSURERS (long term business) AS AT 31ST DECEMBER 2008

NO.	ITEM	GEMINIA	HERITAGE A.I.I.	ICEA	JUBILEE	KENINDIA	KENYA RE	KENYA ALLIANCE	KNAC (2001)	MADISON
1	Nominal Capital	50,000	50,000	50,000	80,000	50,000	0	50,000		50,000
2	Nominal Value of Unissued Share Capital	0	0	0	0	0	0	0		0
3	Issued Capital	50,000	50,000	50,000	80,000	50,000	0	50,000	0	50,000
4	Paid up Capital	50,000	50,000	50,000	80,000	50,000	0	50,000	0	50,000
5	General Reserve	0	17,472	0	0	0	0	6,000		0
6	Investment Flctn. Reserve	0	-20,254	0	0	0	0	0		97,633
7	Unapptd Surplus (Net)	0	175,496	0	0	0	0	0		26,800
8	Other Reserves	0	0	0	0	373,273	2,400,428	247,778		0
9	Total Paid up capital & reserves	50,000	222,714	50,000	80,000	423,273	2,400,428	303,778	0	174,433
10	Underwriting Provisions	120,035	1,245,118	17,515,084	9,221,581	6,316,638	0	0		1,982,718
11	Long term liabilities	0	0	207,060	65,629	0	0	0		0
12	Current liabilities	7,867	66,485	235,906	113,800	69,055	64,386	3,882		62,373
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	177,902	1,534,317	18,008,050	9,481,010	6,808,966	2,464,814	307,660	0	2,219,524
14	Land & buildings	0	24,831	0	0	386,474	0	0		0
15	Investment Property	0	0	0	0	0	0	0		0
16	Other Fixed Assets	0	1,509	0	12,381	10,197	0	140		18,242
17	Kenya Govt. Securities	49,600	470,731	9,832,904	1,969,608	4,530,478	1,242,394	201,521		347,956
18	Local Govt. Authority Securities	0	0	0	0	0	0	0		0
19	Other Securities	0	57,618	0	0	0	0	0		0
20	Debentures Quoted & Unquoted	0	0	0	0	17,085	0	0		0
21	Preference shares Quoted/Unquoted	0	0	0	0	0	0	0		0
22	Investment in Subsidiary	0	0	0	0	0	0	0		0
23	Ordinary shares Quoted/Unquoted	0	577,575	1,441,990	3,704,255	673,006	0	0		591,575
24	Secured loans (incl. loans on life policies)	854	39,920	224,816	218,423	89,348	0	0		219,205
25	Unsecured loans	0	105,107	0	0	0	0	0		0
26	Deposits (with banks & other institutions)	121,500	205,451	6,444,709	3,109,009	865,994	1,145,203	66,656		865,949
27	Outstanding Premiums	0	29,678	0	0	0	0	169		0
28	Amounts due from other insurers	0	14,729	0	56,117	69,469	75,426	0		2,253
29	Cash	3,087	3,108	23,501	239,617	44,062	1,791	10,072		20,284
30	Miscellaneous	2,861	4,060	40,130	171,600	122,853	0	29,102		154,060
31	Intangible assets	0	0	0	0	0	0	0		0
	TOTAL ASSETS	177,902	1,534,317	18,008,050	9,481,010	6,808,966	2,464,814	307,660	0	2,219,524

Figures in Thousands Kshs.

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SUMMARY OF BALANCE SHEETS OF INSURERS (long term business) AS AT 31ST DECEMBER 2008

NO. ITEM	METROPOLITAN	MERCANTILE	OLD MUTUAL	PAN AFRICA LIFE	PIONEER	THE MONARCH	TRINITY LIFE	UAP PROVINCIAL	TOTAL
1 Nominal Capital	360,000	50,000	100,000	500,000	150,000	50,000	100,000	150,000	2,815,870
2 Nominal Value of Unissued Share Capital	0	0	20,000	300,000	85,000	0	10,045	0	415,045
3 Issued Capital	360,000	50,000	80,000	200,000	65,000	50,000	89,955	150,000	2,400,825
4 Paid up Capital	360,000	50,000	80,000	200,000	65,000	50,000	89,955	150,000	2,400,825
5 General Reserve	0	0	0	388,829	6,045	0	0	0	535,212
6 Investment Fictn. Reserve	0	0	0	0	0	28,402	-3,969	0	-379,498
7 Unapprtd Surplus (Net)	0	0	250,277	0	0	76,683	-1,348	-122,467	550,516
8 Other Reserves	-206,006	0	277,597	-7,744	0	0	0	0	8,009,572
9 Total Paid up capital & reserves	153,994	50,000	607,874	581,085	71,045	155,085	84,638	27,533	11,116,627
10 Underwriting Provisions	5,162	328,588	5,270,554	4,163,400	463,779	0	130,633	1,129,575	64,499,682
11 Long term liabilities	64,112	0	0	39,224	9,883	98,348	0	0	1,259,885
12 Current liabilities	232,327	7,888	198,841	329,905	35,176	319	17,345	58,652	2,744,807
13 TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	455,595	386,476	6,077,269	5,113,614	579,883	253,752	232,616	1,215,760	79,621,001
14 Land & buildings	0	46,000	188,553	0	0	164,761	152,754	0	2,030,674
15 Investment Property	0	0	0	364,000	234,700	0	0	0	2,134,676
16 Other Fixed Assets	120,080	4,581	29,900	73,045	9,871	7,769	3,570	4,080	741,957
17 Kenya Govt. Securities	195,176	97,977	1,536,154	2,236,951	112,480	4,897	43,862	414,269	29,594,463
18 Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0
19 Other Securities	0	0	0	0	0	0	0	0	0
20 Debentures Quoted & Unquoted	0	0	0	0	0	0	0	0	57,618
21 Preference shares Quoted/Unquoted	0	0	0	0	0	0	2,001	0	19,086
22 Investment in subsidiary	0	0	0	0	0	0	0	0	0
23 Ordinary shares Quoted/Unquoted	0	0	2,259,878	837,093	6,857	0	6,296	522,947	18,351,444
24 Secured loans (incl loans on life policies)	0	5,450	279,294	248,748	79,308	0	0	0	3,417,156
25 Unsecured loans	0	0	0	0	0	0	476	0	633,247
26 Deposits (with banks & other institutions)	118,653	225,898	1,475,775	958,941	36,532	0	12,380	88,245	18,770,180
27 Outstanding premiums	5,377	530	42,590	220,072	34,659	0	4,195	32,175	479,191
28 Amounts due from other insurers	0	0	0	30,630	9,457	0	0	1,646	297,932
29 Cash	9,423	2,798	11,424	66,925	10,089	1,098	281	36,102	773,788
30 Miscellaneous	6,886	3,242	217,013	77,209	37,628	75,227	6,801	76,343	2,098,145
31 Intangible assets	0	0	36,688	0	0	0	0	39,953	351,073
TOTAL ASSETS	455,595	386,476	6,077,269	5,113,614	579,883	253,752	232,616	1,215,760	79,758,932

Figures in Thousands Kshs.

SUMMARY OF BALANCE SHEETS OF INSURERS (GENERAL BUSINESS) AS AT 31ST DECEMBER 2008

ITEM	AIG (K)	AMACO	APA	BLUE SHIELD	BRITISH AMERICAN	CANNON	CFC LIFE	CONCORD	COOPERATIVE	CORPORATE
Nominal Capital	300,000	360,000	400,000	200,000	300,000	300,000	240,000	120,000	271,454	100,000
Nominal Value of Unissued Share Capital	0	0	0	0	0	0	0	0	0	0
Issued Capital	300,000	213,000	400,000	200,000	300,000	300,000	240,000	120,000	271,454	100,000
Paid up Capital	300,000	213,000	400,000	200,000	300,000	300,000	240,000	120,000	271,454	100,000
General Reserve	0	0	0	0	0	0	0	27,296	0	0
Investment Fictn. Reserve	-9,176	-585,118	73,854	73,854	0	0	0	0	0	0
Unapprtd Surplus (Net)	117,319	1,427,392	225,894	225,894	325,653	72,171	-106,620	44,121	0	24,878
Other Reserves	0	20,281	0	0	150,000	0	0	0	155,955	33,863
Total Paid up capital & reserves	408,143	335,061	1,262,555	499,748	775,653	372,171	133,380	191,417	427,409	158,741
Underwriting Provisions	813,810	410,739	3,358,109	1,638,087	677,970	990,489	323,442	343,109	1,016,119	345,860
Long term liabilities	0	0	0	33,530	2,438	0	0	95,804	0	0
Current liabilities	589,583	105,767	315,391	586,525	11,483	165,143	43,292	28,493	116,309	79,395
TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	1,811,536	851,567	4,936,055	2,757,890	1,467,544	1,527,803	500,114	658,823	1,559,837	583,996
Land & buildings	0	212,543	86,000	587,979	0	40,000	0	0	0	89,962
Investment Property	0	493,000	20,580	20,580	0	370,900	0	97,650	0	185,675
Other Fixed Assets	89,429	80,650	27,141	50,096	21,007	11,652	0	5,286	45,922	5,627
Kenya Govt. Securities	638,084	79,000	476,453	141,319	107,053	154,844	391,716	118,311	461,013	51,481
Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0
Other Securities	0	0	0	0	0	0	0	0	0	0
Debentures Quoted & Unquoted	0	0	0	0	0	0	0	0	0	0
Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0	0
Investments in Subsidiary	0	0	0	0	0	0	0	0	0	0
Ordinary shares Quoted/Unquoted	69,411	0	1,530,500	77,352	620,998	322,555	0	43,374	29,346	12,393
Secured loans (incl loans on life policies)	0	0	36,397	0	0	0	0	0	0	0
Unsecured loans	0	0	43,385	0	283,336	0	0	0	0	0
Deposits (with banks & other institutions)	72,532	184,965	260,854	263,392	45,000	81,802	0	50,990	398,449	30,510
Outstanding premiums	159,042	137,665	704,097	969,555	126,245	173,867	31,069	252,437	198,443	135,591
Amounts due from other insurers	568,258	76,996	144,491	0	214,076	248,728	52,847	41,771	299,155	32,354
Cash	55,827	64,273	86,132	69,338	37,975	8,657	0	16,669	24,291	28,689
Miscellaneous	130,605	15,475	921,138	517,611	114,798	114,798	24,482	32,335	103,218	11,714
Intangible assets	28,348	0	126,467	60,668	11,854	0	0	0	0	0
TOTAL ASSETS	1,811,536	851,567	4,936,055	2,757,890	1,467,544	1,527,803	500,114	658,823	1,559,837	583,996

Figures in Thousands Kshs.

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SUMMARY OF BALANCE SHEETS OF INSURERS (GENERAL BUSINESS) AS AT 31ST DECEMBER 2008

No. ITEM	DIRECTLINE	EAST AFRICA- RE	FIDELITY SHIELD	FIRST ASSURANCE	GATEWAY	GEMINIA	GENERAL ACCIDENT	HERITAGE ALL	I.C.E.A.	INTRA AFRICA
1 Nominal Capital	270,000	600,000	250,000	240,000	200,000	150,000	200,000	450,000	250,000	400,000
2 Nominal Value of Unissued Share Capital	25,079	0	0	0	0	32,207	0	0	0	0
3 Issued Capital	244,921	600,000	205,313	240,000	167,793	150,000	200,000	450,000	250,000	200,000
4 Paid up Capital	244,921	600,000	205,313	240,000	167,793	150,000	200,000	450,000	250,000	200,000
5 General Reserve	11,871	0	0	102,051	135	0	0	0	0	0
6 Investment Flctn. Reserve	0	0	0	34,198	0	0	0	-21,293	0	0
7 Unapprpd Surplus (Net)	0	358,328	0	0	160,669	64,888	231,060	652,205	786,045	22,024
8 Other Reserves	-14,336	0	108,937	0	6,090	5,073	215,959	0	0	24,812
9 Total Paid up capital & reserves	242,456	958,328	314,250	376,249	334,687	219,761	647,019	1,080,912	1,036,045	246,836
10 Underwriting Provisions	572,717	900,320	616,954	917,681	762,222	491,126	1,090,406	1,711,421	978,960	530,810
11 Long term liabilities	0	0	0	0	19,207	0	124,944	57,004	237,969	0
12 Current liabilities	14,742	428,007	89,792	263,542	55,241	134,666	32,812	83,616	158,449	75,556
TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	829,915	2,286,655	1,020,996	1,557,472	1,171,357	845,553	1,895,181	2,932,953	2,411,423	853,202
14 Land & buildings	0	82,342	288,574	89,500	61,253	258,854	0	0	660,000	0
15 Investment Property	0	0	0	0	257,560	0	402,500	271,500	0	0
16 Other Fixed Assets	37,581	9,293	3,373	18,452	6,618	31,749	37,556	103,408	31,153	137,468
17 Kenya Govt. Securities	48,501	384,561	129,849	204,013	158,400	146,000	208,464	416,022	565,288	207,060
18 Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0
19 Other Securities	0	0	0	32,281	0	0	0	0	0	12,664
20 Debentures Quoted & Unquoted	0	0	0	0	0	0	0	0	0	0
21 Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0	0
22 Investments in Subsidiary	0	0	0	0	0	0	0	88,369	0	0
23 Ordinary shares Quoted/Unquoted	36,826	86,929	136,852	128,681	65,320	49,743	181,565	419,081	286,078	47,238
24 Secured loans (incl loans on life policies)	38,000	26,474	129,325	0	1,268	3,515	580,652	176,132	18,367	16,013
25 Unsecured loans	0	0	0	0	0	0	0	581,158	0	0
26 Deposits (with banks & other institutions)	365,473	942,689	120,846	818,942	146,153	169,200	195,661	76,132	296,126	144,112
27 Outstanding premiums	10,416	655,401	173,189	159,125	161,848	23,633	172,073	273,400	85,290	208,920
28 Amounts due from other insurers	16,811	0	26,501	88,423	78,643	12,959	47,404	83,408	125,658	8,486
29 Cash	33,553	56,384	12,487	13,800	82,871	44,211	14,844	2,340	0	45,334
30 Miscellaneous	237,920	42,582	0	4,255	151,423	105,689	45,848	416,594	343,463	25,907
31 Intangible assets	4,834	0	0	0	0	0	8,614	25,409	0	0
TOTAL ASSETS	829,915	2,286,655	1,020,996	1,557,472	1,171,357	845,553	1,895,181	2,932,953	2,411,423	853,202

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SUMMARY OF BALANCE SHEETS OF INSURERS (GENERAL BUSINESS) AS AT 31ST DECEMBER 2008

No	ITEM	JUBILEE	KENINDIA	KENYA ORIENT	KENYA RE	KENYA ALLIANCE	LION OF KENYA	MADISON	MERCANTILE	MAYFAIR
1	Nominal Capital	370,000	500,000	230,000	1,500,000	100,000	200,000	100,000	150,000	300,000
2	Nominal Value of Unissued Share Capital	0	137,988	0	0	0	0	0	0	38,500
3	Issued Capital	370,000	362,012	230,000	1,500,000	100,000	200,000	100,000	150,000	251,500
4	Paid up Capital	370,000	362,012	230,000	1,500,000	100,000	200,000	100,000	150,000	251,500
5	General Reserve	0	0	1,885	0	2,750	0	0	0	-9,013
6	Investment Flctn. Reserve	0	79,145	0	0	0	92,223	18,616	0	-10,843
7	Unapprtd Surplus (Net)	670,746	297,345	6,215	4,200,346	0	860,050	160,798	107,465	0
8	Other Reserves	-266,169	-50,000	0	1,829,469	207,534	162,432	0	0	0
9	Total Paid up capital & reserves	774,577	688,502	238,100	7,529,815	310,284	1,314,705	279,414	257,465	241,644
10	Underwriting Provisions	2,864,154	2,224,191	255,187	3,368,264	1,750,838	2,829,412	269,585	208,799	234,190
11	Long term liabilities	36,159	157,156	2,148	0	0	150,385	0	20,960	0
12	Current liabilities	831,060	185,891	56,709	302,707	80,523	278,433	65,769	19,745	68,765
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	4,505,950	3,255,740	552,144	11,200,786	2,141,645	4,572,935	614,768	507,969	544,599
14	Land & buildings	0	696,326	40,571	0	17,748	104,400	0	100,000	0
15	Investment Property	280,000	0	70,000	3,070,000	371,239	964,000	0	0	0
16	Other Fixed Assets	10,369	34,428	23,611	561,339	222,954	12,469	12,567	7,600	13,427
17	Kenya Govt. Securities	438,222	917,041	45,000	1,594,469	289,236	651,148	48,964	46,175	79,540
18	Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0
19	Other Securities	0	0	0	0	0	52,142	0	0	0
20	Debentures Quoted & Unquoted	0	12,204	0	0	0	0	0	0	0
21	Preference shares Quoted/Unquoted	0	0	0	97	0	0	0	0	0
22	Investments in Subsidiary	0	0	0	0	0	0	0	0	0
23	Ordinary shares Quoted/Unquoted	1,222,921	461,318	3,648	2,251,356	67,324	152,855	192,189	6,368	92,965
24	Secured loans (incl. loans on life policies)	0	5,842	0	462,799	0	30,030	0	0	0
25	Unsecured loans	0	0	0	0	0	0	0	0	0
26	Deposits (with banks & other institutions)	472,457	138,522	148,271	628,725	809,510	1,275,674	73,264	223,468	224,627
27	Outstanding premiums	431,839	124,117	167,836	0	24,464	256,413	157,910	22,395	38,481
28	Amounts due from other insurers	460,508	594,885	24,064	1,487,354	15,364	122,729	92,105	0	0
29	Cash	412,386	243,699	14,785	139,464	35,738	45,227	1,977	15,928	35,231
30	Miscellaneous	777,248	27,358	5,078	993,445	288,068	905,848	35,792	86,035	60,328
31	Intangible assets	0	0	9,280	11,738	0	0	0	0	0
	TOTAL ASSETS	4,505,950	3,255,740	552,144	11,200,786	2,141,645	4,572,935	614,768	507,969	544,599

Figures in Thousands Kshs.

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SUMMARY OF BALANCE SHEETS OF INSURERS (GENERAL BUSINESS) AS AT 31ST DECEMBER 2008

No. ITEM	OCCIDENTAL	PACIS	PHOENIX OF E.A	REAL	STANDARD	TAUSI	THE MONARCH	TRIDENT	UAP PROVINCIAL	TOTAL
1 Nominal Capital	210,000	0	300,000	130,000		300,000	133,050	100,000	450,000	10,874,504
2 Nominal Value of Unissued Share Capital	0	123,070	0	0	0	0	0	0	0	356,844
3 Issued Capital	210,000	123,070	300,000	130,000		124,949	133,050	100,000	450,000	9,997,062
4 Paid up Capital	210,000	123,070	300,000	130,000	0	124,949	133,050	100,000	450,000	9,997,062
5 General Reserve	0	0	0	0	0	-14,570	0	0	0	122,405
6 Investment Fictn. Reserve	0	0	408,313	0	0	0	0	0	1,112,666	1,192,585
7 Unapprtd Surplus (Net)	55,417	0	285,465	87,295	0	0	0	129,798	1,443,548	12,832,376
8 Other Reserves	0	17,372	0	26,051	0	30,964	-35,430	0	0	2,628,857
9 Total Paid up capital & reserves	265,417	140,442	993,778	243,346	0	141,343	97,620	229,798	3,006,214	26,773,285
10 Underwriting Provisions	522,185	180,960	808,302	658,969		833,831	189,981	926,699	2,075,466	38,692,364
11 Long term liabilities	79,880	0	0	46,155		60,306	37,809	76,888	0	1,238,742
12 Current liabilities	39,741	20,364	344,731	270,254		44,929	25,671	9,971	1,466,303	7,489,370
TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	907,223	341,766	2,146,811	1,218,724	0	1,080,409	351,081	1,243,356	6,547,983	74,193,761
14 Land & buildings	295,000	95,000	0	214,219		105,376	70,239	0	0	4,195,886
15 Investment Property	0	0	129,167	0	0	0	0	34,828	2,140,000	9,158,599
16 Other Fixed Assets	10,320	15,237	5,047	23,389		11,451	10,405	15,057	59,549	1,802,680
17 Kenya Govt. Securities	203,583	48,692	108,943	95,222		102,000	9,794	206,603	392,229	10,364,293
18 Local Govt. Authority Securities	0	0	0	0		0	0	0	0	0
19 Other Securities	0	0	0	0		0	0	0	0	97,087
20 Debentures Quoted & Unquoted	0	0	0	0		0	0	0	0	12,204
21 Preference shares Quoted/Unquoted	0	0	0	0		0	0	0	0	97
22 Investments in Subsidiary	0	0	114,749	107,034		0	0	0	0	310,152
23 Ordinary shares Quoted/Unquoted	54,285	28,465	902,720	38,685		79,949	1,604	17,170	1,993,622	11,711,636
24 Secured loans (incl loans on life policies)	0	0	0	0		64,985	0	51,983	44,460	1,686,242
25 Unsecured loans	0	0	97,212	0		0	0	139,144	0	1,144,235
26 Deposits (with banks & other institutions)	83,301	41,491	6,561	23,330		338,450	74,758	241,156	125,228	9,592,621
27 Outstanding premiums	122,567	53,260	107,871	175,595		17,195	0	146,143	339,321	6,996,697
28 Amounts due from other insurers	101,714	10,604	199,746	280,423		0	19,153	197,098	128,719	5,901,435
29 Cash	184	13,467	8,331	1,695		48,088	254	105,671	51,063	1,870,863
30 Miscellaneous	29,316	32,932	466,464	199,536		312,229	164,874	88,132	1,240,260	8,958,000
31 Intangible assets	6,953	2,618	0	59,596		686	0	371	33,532	390,968
TOTAL ASSETS	907,223	341,766	2,146,811	1,218,724	0	1,080,409	351,081	1,243,356	6,547,983	74,193,695

Figures in Thousands Kshs.

SUMMARY OF BALANCE SHEETS OF INSURERS (COMBINED BUSINESS) AS AT 31ST DECEMBER 2008

No	ITEM	A/G (K)	AMACO	APA	APOLLO	BLUE SHIELD	BRITISH AMERICAN	CANNON	CFC LIFE	CONCORD	COOPERATIVE	CORPORATE
1	Nominal Capital	300,000	360,000	400,000	0	250,000	450,000	450,000	852,340	120,000	413,784	151,200
2	Nominal Value of Unissued Share Capital	0	0	0	0	0	0	0	0	0	0	0
3	Issued Capital	300,000	213,000	400,000	0	250,000	450,000	450,000	852,340	120,000	413,784	151,200
4	Paid up Capital	300,000	213,000	400,000	0	250,000	450,000	450,000	852,340	120,000	413,784	151,200
5	General Reserve	0	0	0	0	0	0	122,413	0	27,286	0	0
6	Investment Fictn. Reserve	-9,176	0	-585,118	0	73,854	0	0	-481,310	0	0	0
7	Unappropriated Surplus (Net)	117,319	122,061	1,427,382	75,228	225,894	361,170	72,171	-213,240	44,121	0	24,878
8	Other Reserves	0	0	20,281	0	48,285	3,843,006	0	1,111,734	0	343,756	55,213
9	Total Paid up capital & reserves	408,143	335,061	1,262,555	75,228	598,033	4,654,176	644,584	1,269,524	191,417	757,540	231,291
10	Underwriting Provisions	813,810	410,739	3,358,109	64,665	2,028,817	7,470,548	1,409,001	8,507,750	343,109	1,908,171	458,837
11	Long term liabilities	0	0	0	748,919	33,530	2,438	0	168	95,804	15,178	2,271
12	Current liabilities	589,583	105,767	315,391	70,182	602,502	345,731	401,731	422,495	28,493	347,761	81,337
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	1,811,536	851,567	4,936,055	958,994	3,262,882	12,472,893	2,455,316	10,199,937	658,823	3,028,650	773,736
14	Land & buildings	0	212,543	86,000	230,900	693,751	196,767	80,000	267,812	0	226,050	89,962
15	Investment Property	0	0	493,000	0	65,172	970,094	370,900	317,000	97,650	103,950	286,015
16	Other Fixed Assets	89,429	80,650	27,141	3,031	51,393	68,624	15,692	324,260	5,286	109,630	6,023
17	Kenya Govt. Securities	638,084	79,000	476,453	192,417	295,963	1,403,373	405,031	4,689,744	118,311	870,702	88,316
18	Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0	0
19	Other Securities	0	0	0	0	0	0	0	0	0	0	0
20	Debentures Quoted & Unquoted	0	0	0	0	0	0	0	0	0	0	0
21	Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0	0	0
22	Investments in Subsidiary	0	0	0	0	0	0	0	0	0	0	0
23	Ordinary shares Quoted/Unquoted	69,411	0	1,530,500	413,345	77,352	5,744,221	459,304	1,985,255	43,374	65,033	17,528
24	Secured loans (incl. loans on life policies)	0	0	36,397	2,417	7,263	1,081,361	83,216	627,027	0	182,318	28,187
25	Unsecured loans	0	0	43,385	10,129	0	800,871	0	0	0	0	0
26	Deposits (with banks & other institutions)	72,532	184,965	260,854	45,483	284,242	1,363,883	450,894	884,218	50,960	691,589	44,570
27	Outstanding premiums	159,042	137,665	704,097	0	969,555	198,090	173,851	76,028	252,437	210,581	135,591
28	Amounts due from other insurers	568,258	76,996	144,491	0	0	214,076	248,794	125,215	41,771	311,839	32,354
29	Cash	55,827	64,273	86,132	7,395	75,383	109,779	17,199	182,383	16,669	24,291	31,397
30	Miscellaneous	130,605	15,475	921,138	53,877	682,140	247,012	147,240	492,646	32,335	232,667	13,793
31	Intangible assets	28,348	0	126,467	0	60,668	54,742	3,195	228,349	0	0	0
	TOTAL ASSETS	1,811,536	851,567	4,936,055	958,994	3,262,882	12,472,893	2,455,316	10,199,937	658,823	3,028,650	773,736

Figures in Thousands Kshs.

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SUMMARY OF BALANCE SHEETS OF INSURERS (COMBINED BUSINESS) AS AT 31ST DECEMBER 2008

No.	ITEM	DIRECTLINE	EAST AFRICA-RE	FIDELITY SHIELD	FIRST ASSURANCE	GATEWAY	GEMINIA	GENERAL ACCIDENT	HERITAGE AII	I.C.E.A.	INTRA AFRICA	JUBILEE
1	Nominal Capital	270,000	600,000	250,000	300,000	200,000	200,000	200,000	500,000	300,000	400,000	450,000
2	Nominal Value of Unissued Share Capital	25,079	0	0	0	0	32,207	0	0	0	0	0
3	Issued Capital	244,921	600,000	205,313	300,000	167,793	200,000	200,000	500,000	300,000	400,000	450,000
4	Paid up Capital	244,921	600,000	205,313	300,000	167,793	200,000	200,000	500,000	300,000	200,000	450,000
5	General Reserve	11,871	0	0	96,504	135	0	0	17,472	0	0	0
6	Investment Fctrn. Reserve	0	0	0	34,198	0	0	0	41,547	0	0	0
7	Unappropriated Surplus (Net)	0	392,658	0	0	160,669	64,688	231,060	827,701	786,045	22,024	670,745
8	Other Reserves	-14,336	0	108,937	0	6,090	5,073	215,959	0	0	24,812	-266,169
9	Total Paid up capital & reserves	242,456	992,658	314,250	430,702	334,687	269,761	647,019	1,303,626	1,086,045	246,836	854,577
10	Underwriting Provisions	572,717	964,287	616,954	928,150	762,222	611,161	1,090,406	2,956,539	18,494,044	530,810	12,085,735
11	Long term liabilities	0	0	0	9,093	19,207	0	124,944	57,004	445,029	0	101,788
12	Current liabilities	14,742	435,976	89,792	269,873	55,241	142,533	32,812	150,101	394,355	75,556	944,860
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	829,915	2,392,921	1,020,996	1,637,818	1,171,357	1,023,455	1,895,181	4,467,270	20,419,473	853,202	13,986,960
14	Land & buildings	0	82,342	288,574	89,500	61,253	258,854	0	24,831	660,000	0	0
15	Investment Property	0	0	0	0	257,560	0	402,500	271,500	0	0	280,000
16	Other Fixed Assets	37,581	9,293	3,373	20,695	6,618	31,749	37,556	104,917	31,153	137,468	22,750
17	Kenya Govt. Securities	48,501	425,903	129,849	223,772	158,400	195,600	208,464	886,753	10,398,192	207,060	2,407,630
18	Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0	0
19	Other Securities	0	0	0	32,281	0	0	0	57,618	0	12,664	0
20	Debentures Quoted & Unquoted	0	0	0	0	0	0	0	0	0	0	0
21	Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0	0	0
22	Investments in Subsidiary	0	0	0	0	0	0	0	0	0	0	0
23	Ordinary shares Quoted/Unquoted	36,826	107,123	136,852	139,014	65,320	49,743	181,565	996,656	1,728,068	47,238	4,927,176
24	Secured loans (incl. loans on life policies)	38,000	26,474	129,325	0	1,268	4,369	590,652	216,052	243,183	16,013	218,423
25	Unsecured loans	0	0	0	0	0	0	0	686,265	0	0	0
26	Deposits (with banks & other institutions)	365,473	972,865	120,846	852,325	146,153	290,700	195,661	281,583	6,740,835	144,112	3,581,466
27	Outstanding premiums	10,416	665,002	173,189	161,398	161,848	23,633	172,073	303,078	85,290	208,920	431,839
28	Amounts due from other insurers	16,811	0	26,501	94,423	78,643	12,959	47,404	98,137	125,658	8,486	516,625
29	Cash	33,553	61,287	12,487	20,146	82,871	47,298	14,844	5,448	23,501	45,334	652,003
30	Miscellaneous	237,920	42,632	0	4,264	151,423	108,550	45,848	420,654	383,593	25,907	948,848
31	Intangible assets	4,834	0	0	0	0	0	8,614	25,409	0	0	0
	TOTAL ASSETS	829,915	2,392,921	1,020,996	1,637,818	1,171,357	1,023,455	1,895,181	4,467,270	20,419,473	853,202	13,986,960

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SUMMARY OF BALANCE SHEETS OF INSURERS (COMBINED BUSINESS) AS AT 31ST DECEMBER 2008

No	ITEM	KENINDIA	KENYA ORIENT	KENYA RE	KENYA ALLIANCE	KNAC (2001)	LION OF KENYA	MADISON	MERCANTILE	MAYFAIR	METROPOLITAN	OCCIDENTAL	OLD MUTUAL
1	Nominal Capital	550,000	230,000	1,500,000	150,000	0	200,000	150,000	200,000	300,000	360,000	210,000	100,000
2	Nominal Value of Unissued Share Capital	137,988	0	0	0	0	0	0	0	38,500	0	210,000	20,000
3	Issued Capital	412,012	230,000	1,500,000	150,000	0	200,000	150,000	200,000	261,500	360,000	0	80,000
4	Paid up Capital	412,012	230,000	1,500,000	150,000	0	200,000	150,000	200,000	261,500	360,000	210,000	80,000
5	General Reserve	0	1,885	0	8,750	0	0	0	0	-9,013	0	0	0
6	Investment Fictn. Reserve	79,145	0	0	0	0	92,223	116,249	0	-10,843	0	0	0
7	Unapprtd Surplus (Net)	297,345	6,215	4,200,346	0	0	860,050	187,598	107,465	0	0	0	250,277
8	Other Reserves	323,273	0	4,229,897	455,312	0	162,432	0	0	0	-206,006	55,417	277,597
9	Total Paid up capital & reserves	1,111,775	238,100	9,930,243	614,062	0	1,314,705	453,847	307,465	241,644	153,994	265,417	607,874
10	Underwriting Provisions	8,540,829	255,187	3,368,264	1,750,838	0	2,829,412	2,252,303	538,387	234,190	5,162	522,185	5,270,554
11	Long term liabilities	157,156	2,148	0	0	0	150,385	0	20,960	0	64,112	79,880	0
12	Current liabilities	254,946	56,709	367,093	84,405	0	278,433	128,142	27,633	68,765	232,327	39,741	198,841
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	10,064,706	552,144	13,665,600	2,449,305	0	4,572,935	2,834,292	896,465	544,599	455,595	907,223	6,077,269
14	Land & buildings	1,082,800	40,571	0	17,748	0	104,400	0	146,000	0	0	295,000	186,553
15	Investment Property	0	70,000	3,070,000	371,239	0	964,000	0	0	0	0	0	0
16	Other Fixed Assets	44,625	23,611	561,339	223,094	0	12,469	30,809	12,181	13,427	120,080	10,320	29,900
17	Kenya Govt. Securities	5,447,519	45,000	2,836,863	490,757	0	651,148	396,920	144,152	79,540	195,176	203,583	1,536,154
18	Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0	0	0
19	Other Securities	0	0	0	0	0	52,142	0	0	0	0	0	0
20	Debentures Quoted & Unquoted	29,289	0	0	0	0	0	0	0	0	0	0	0
21	Preference shares Quoted/Unquoted	0	0	97	0	0	0	0	0	0	0	0	0
22	Investments in Subsidiary	0	0	0	0	0	0	0	0	0	0	0	0
23	Ordinary shares Quoted/Unquoted	1,134,324	3,648	2,251,356	67,324	0	152,855	783,764	6,368	92,965	0	54,265	2,259,878
24	Secured loans (incl loans on life policies)	95,190	0	462,799	0	0	30,030	219,205	5,450	0	0	0	279,294
25	Unsecured loans	0	0	0	0	0	0	0	0	0	0	0	0
26	Deposits (with banks & other institutions)	1,004,516	148,271	1,773,928	876,166	0	1,275,674	939,213	445,366	224,627	118,653	83,301	1,475,775
27	Outstanding premiums	124,117	167,836	0	24,633	0	256,413	157,910	22,925	38,481	5,377	122,567	42,590
28	Amounts due from other insurers	664,354	24,064	1,562,780	15,364	0	122,729	94,368	0	0	0	101,714	0
29	Cash	287,761	14,785	141,255	45,810	0	45,227	22,261	18,726	35,231	9,423	184	11,424
30	Miscellaneous	150,211	5,078	993,445	317,170	0	905,848	189,862	89,277	60,328	6,886	29,316	217,013
31	Intangible assets	0	9,280	11,738	0	0	0	0	0	0	0	6,953	36,688
	TOTAL ASSETS	10,064,706	552,144	13,665,600	2,449,305	0	4,572,935	2,834,292	894,445	544,599	455,595	907,223	6,077,269

Figures in Thousands Kshs.

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SUMMARY OF BALANCE SHEETS OF INSURERS (COMBINED BUSINESS) AS AT 31ST DECEMBER 2008

No	ITEM	PACIS	PAN AFRICA LIFE	PIONEER	PHOENIX OF EA	REAL	STANDARD	TAUSI	THE MONARCH	TRINITY LIFE	TRIDENT	UAP PROVINCIAL	TOTAL
1	Nominal Capital	0	500,000	-150,000	300,000	130,000	0	300,000	183,050	100,000	100,000	600,000	13,490,374
2	Nominal Value of Unissued Share Capital	123,070	300,000	85,000	0	0	0	0	0	10,045	0	0	771,889
3	Issued Capital	123,070	200,000	65,000	-300,000	130,000	0	124,949	183,050	89,955	100,000	600,000	12,397,887
4	Paid up Capital	123,070	200,000	65,000	300,000	130,000	0	124,949	183,050	89,955	100,000	600,000	12,397,887
5	General Reserve	0	388,829	6,045	0	0	0	-14,570	0	0	0	0	657,617
6	Investment Fictn. Reserve	0	0	0	408,313	0	0	0	28,402	-3,969	0	1,112,666	813,087
7	Unapprpri Surplus (Net)	0	0	0	285,465	87,295	0	0	76,683	-1,348	129,798	1,321,081	13,382,892
8	Other Reserves	17,372	-7,744	0	0	26,051	0	30,964	-35,430	0	0	0	10,638,429
9	Total Paid up capital & reserves	140,442	581,085	71,045	993,778	243,346	0	141,343	252,705	84,638	229,798	3,033,747	37,889,912
10	Underwriting Provisions	180,960	4,163,400	463,779	808,302	658,969	0	833,831	189,981	130,633	926,699	3,205,041	103,192,046
11	Long term liabilities	0	39,224	9,883	0	46,155	0	60,306	136,157	0	76,888	0	2,498,627
12	Current liabilities	20,364	329,905	35,176	344,731	270,254	0	44,929	25,990	17,345	9,971	1,524,955	10,234,177
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	341,766	5,113,614	579,883	2,146,811	1,218,724	0	1,080,409	604,833	232,616	1,243,356	7,763,743	153,814,762
14	Land & buildings	95,000	0	0	0	214,219	0	105,376	235,000	152,754	0	0	6,226,560
15	Investment Property	0	364,000	234,700	129,167	0	0	0	0	0	34,828	2,140,000	11,293,275
16	Other Fixed Assets	15,237	73,045	9,871	5,047	23,389	0	11,451	18,174	3,570	15,057	63,629	2,544,637
17	Kenya Govt. Securities	48,692	2,236,951	112,480	108,943	95,222	0	102,000	14,691	43,862	206,603	806,498	39,958,756
18	Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0	0	0
19	Other Securities	0	0	0	0	0	0	0	0	0	0	0	154,705
20	Debentures Quoted & Unquoted	0	0	0	0	0	0	0	0	2,001	0	0	31,290
21	Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0	0	0	97
22	Investments in Subsidiary	0	0	8,302	114,749	107,034	0	0	0	0	0	0	318,454
23	Ordinary shares Quoted/Unquoted	28,465	837,093	6,857	902,720	38,685	0	79,949	1,604	6,296	17,170	2,516,569	30,063,080
24	Secured loans (incl loans on life policies)	0	248,748	79,308	0	0	0	64,985	0	0	51,983	44,460	5,103,398
25	Unsecured loans	0	0	0	97,212	0	0	0	0	476	139,144	0	1,777,482
26	Deposits (with banks & other institutions)	41,491	958,941	36,532	6,561	23,330	0	338,450	74,758	12,380	241,156	213,473	28,362,801
27	Outstanding premiums	53,260	220,072	34,659	107,871	175,595	0	17,195	0	4,195	146,143	371,496	7,475,888
28	Amounts due from other insurers	10,604	30,630	9,457	199,746	280,423	0	0	19,153	0	197,098	130,365	6,199,367
29	Cash	13,467	66,925	10,089	8,331	1,695	0	48,088	1,352	281	105,671	87,165	2,644,651
30	Miscellaneous	32,932	77,209	37,628	466,464	199,536	0	312,229	240,101	6,801	88,132	1,316,603	11,056,145
31	Intangible assets	2,618	0	0	0	59,596	0	686	0	0	0	371	742,041
	TOTAL ASSETS	341,766	5,113,614	579,883	2,146,811	1,218,724	0	1,080,409	604,833	232,616	1,243,356	7,763,743	153,952,627

Figures in Thousands Kshs.