

APPENDIX 3: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (LONG TERM INSURANCE BUSINESS) 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	Nominal Value of Unissued Share Capital	-	-	-	-	-	-	-	-
3	Issued Share Capital	150,000	180,000	150,000	150,000	612,340	700,000	150,000	150,000
4	Paid up Capital	150,000	180,000	150,000	150,000	612,340	700,000	150,000	150,000
5	Statutory Reserve	41,950	1,583,093	357,165	39,178	823,030	849,115	51,378	-
6	Investment Fluctuation Reserve	(1,747)	3,204,840	-	-	707,609	-	-	-
7	Unapprtd Surplus/Retained earnings (Net)	-	164,448	333,964	-	(237,214)	-	-	-
8	All other Reserves	119,378	301	-	48,793	100,000	136,698	-	-
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	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	-	-	26,316	8,078	-	3,189	-
12	Current liabilities	55,253	683,818	89,600	65,549	574,745	345,979	4,468	130,156
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	Land & buildings	-	334,870	70,000	-	711,271	142,980	-	-
15	Investment Property	285,000	1,917,900	552,985	313,000	443,249	322,020	240,000	-
16	Other Fixed Assets	7,007	263,188	4,186	9,870	262,651	147,889	538	-
17	Kenya Govt. Securities	673,359	5,227,310	345,200	22,863	8,617,559	1,037,482	116,365	167,792
18	Local Govt. Authority Securities	-	-	-	-	-	-	-	-
19	Other Securities	-	-	19,504	-	-	-	-	-
20	Debentures Quoted & Unquoted	-	-	-	-	-	-	-	-
21	Preference shares Quoted/Unquoted	-	-	-	-	-	-	-	-
22	Investment in subsidiary	-	-	-	-	-	-	-	-
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	Unsecured loans	-	-	-	-	19,753	-	-	-
27	Deposits (with banks & other institutions)	395,827	829,924	134,915	-	4,190,975	1,597,967	112,488	449,628
28	Other Investments	78,133	5,480,040	-	-	1,390,617	206,937	-	8,935
29	Outstanding premiums	-	192,611	473	1,085	35,278	82,050	-	12,629
30	Amounts due from Re-insurers	5,151	48,912	-	-	27,383	10,084	82	-
31	Reinsurers' Share of Technical Liabilities	34,687	137,829	3,825	-	130,506	92,939	1,169	18,981
32	Cash	1,261	209,429	6,611	32,553	237,864	61,512	42,759	23,819
33	Other current assets	28,085	214,135	13,928	5,240	243,376	163,517	1,589	-
34	Intangible assets	-	87,879	7,129	59	63,180	-	-	-
	Total Assets	2,038,926	24,143,072	1,449,380	391,110	18,091,887	4,153,501	549,052	681,784

Amounts in KES '000'

APPENDIX 3: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (LONG TERM INSURANCE BUSINESS) AS AT 31.12.2012										
No.	ITEM	FIRST ASSURANCE	GEMINIA	ICEA LION LIFE	JUBILEE	KENINDIA	KENYA RE	KENYAN ALLIANCE	MADISON	
1	Nominal Share Capital	150,000	150,000	150,000	200,000	161,388	-	150,000	150,000	
2	Nominal Value of Unissued Share Capital	-	-	-	-	-	-	-	-	
3	Issued Share Capital	150,000	150,000	150,000	200,000	161,388	-	150,000	150,000	
4	Paid up Capital	150,000	150,000	150,000	200,000	161,388	-	150,000	150,000	
5	Statutory Reserve	67,807	-	2,706,764	1,213,394	318,516	2,402,630	35,058	837,788	
6	Investment Fluctuation Reserve	-	-	-	-	-	-	-	-	
7	Unappropriated Surplus/Retained earnings (Net)	-	-	-	-	36,797	-	-	-	
8	All other Reserves	-	-	-	448,785	-	-	6,000	-	
9	Total Paid up capital & reserves	217,807	150,000	2,856,764	1,862,179	516,701	2,402,630	191,058	987,788	
10	Underwriting Provisions	70,404	238,201	26,214,664	21,761,984	13,642,112	2,073,032	502,330	3,378,230	
11	Long term liabilities	14,659	-	-	40,796	-	-	-	-	
12	Current liabilities	396	25,995	499,089	611,515	133,145	2,811	12,997	61,322	
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	
14	Land & buildings	-	-	-	-	701,121	-	-	-	
15	Investment Property	60,000	-	6,322,600	2,668,000	-	-	-	1,650,000	
16	Other Fixed Assets	133	-	23,288	30,383	9,914	-	555	19,895	
17	Kenya Govt. Securities	73,024	159,100	16,164,378	10,131,503	11,291,718	1,511,468	115,758	751,899	
18	Local Govt. Authority Securities	-	-	-	-	-	-	-	-	
19	Other Securities	-	5,250	-	-	-	-	188,823	-	
20	Debentures Quoted & Unquoted	-	-	-	-	-	-	-	-	
21	Preference shares Quoted/Unquoted	-	-	-	-	-	-	-	-	
22	Investment in subsidiary	-	-	-	-	-	-	-	-	
23	Unquoted ordinary shares	-	-	9,822	2,282,403	675	-	-	1,029,737	
24	Quoted ordinary shares	10,377	-	3,272,518	4,220,407	171,077	-	-	52,975	
25	Secured loans (incl. loans on life policies)	-	1,203	413,996	414,071	80,887	-	-	161,405	
26	Unsecured loans	-	-	-	-	-	-	-	-	
27	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	
28	Other Investments	11,193	-	1,367,097	658,440	-	-	-	-	
29	Outstanding premiums	1,567	-	-	259,716	-	-	33,598	-	
30	Amounts due from Re-insurers	-	13,170	62,213	25,485	37,172	28,956	-	20,294	
31	Reinsurers' Share of Technical Liabilities	61,591	2,648	41,308	159,362	-	-	6,883	68,216	
32	Cash	3,172	8,538	153,442	349,146	56,349	67,831	3,402	38,079	
33	Other current assets	11,948	9,698	126,721	337,973	15,257	-	28,942	123,740	
34	Intangible assets	-	-	-	-	-	-	-	-	
	Total Assets	303,266	414,196	29,570,517	24,276,474	14,291,958	4,478,473	706,385	4,427,340	
Amounts in KES '000'										

APPENDIX 3: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (LONG TERM INSURANCE BUSINESS) AS AT 31.12.2012

No.	ITEM	METROPOLITAN	MERCANTILE	OLD MUTUAL	PAN AFRICA	PIONEER	SHIELD	THE MONARCH	UAP	TOTAL
1	Nominal Share Capital	420,000	150,000	1,000,000	500,000	150,000	150,000	154,976	635,456	6,514,160
2	Nominal Value of Unissued Share Capital	12,365	-	275,014	300,000	-	-	-	-	587,379
3	Issued Share Capital	407,635	150,000	724,986	200,000	150,000	62,000	154,976	635,456	5,838,781
4	Paid up Capital	407,635	150,000	1,884,957	200,000	150,000	62,000	154,976	635,456	6,998,752
5	Statutory Reserve	-	-	-	852,155	67,942	(29,654)	58,211	(202,192)	12,073,328
6	Investment Fluctuation Reserve	-	(3,156)	-	-	-	-	-	-	3,907,546
7	Unapprtd Surplus/Retained earnings (Net)	(581,879)	-	(1,004,640)	(20,520)	111,875	-	-	-	(1,197,169)
8	All other Reserves	400,159	-	72,435	30,260	-	118,000	93,126	36,171	1,610,106
9	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
10	Underwriting Provisions	346,128	664,470	9,460,420	13,179,255	601,756	518,803	-	3,901,866	134,329,643
11	Long term liabilities	-	-	13,336	13,433	15,869	-	99,988	80,587	1,487,505
12	Current liabilities	35,410	26,799	535,569	431,966	50,066	24,241	94,351	215,577	4,710,817
13	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
14	Land & buildings	-	68,500	304,833	-	-	-	200,000	709,000	3,242,575
15	Investment Property	-	-	1,189,693	820,000	436,703	599,053	-	-	17,820,203
16	Other Fixed Assets	66,827	2,236	64,707	192,342	15,915	9,052	3,074	27,638	1,161,288
17	Kenna Govt. Securities	271,368	180,699	2,505,557	7,608,104	173,539	10,991	119,348	2,354,887	69,631,271
18	Local Govt. Authority Securities	-	-	-	-	-	-	-	-	-
19	Other Securities	-	-	-	-	-	-	-	286,325	499,902
20	Debentures Quoted & Unquoted	-	-	-	-	-	-	-	-	-
21	Preference shares Quoted/Unquoted	-	-	-	-	-	-	-	-	-
22	Investment in subsidiary	-	-	-	-	-	-	-	-	-
23	Unquoted ordinary shares	-	-	308,938	-	-	-	-	-	3,673,787
24	Quoted ordinary shares	40,598	7,627	3,381,457	1,494,143	5,844	-	-	814,584	22,585,827
25	Secured loans (incl. loans on life policies)	-	6,064	437,384	359,954	98,380	12,649	75,000	-	4,971,497
26	Unsecured loans	-	-	-	-	-	-	-	-	19,753
27	Deposits (with banks & other institutions)	158,235	447,551	2,304,424	3,272,863	40,083	-	1,000	15,702	24,226,681
28	Other Investments	13,604	115,610	-	-	28,819	-	-	-	9,359,425
29	Outstanding premiums	7,013	49	-	123,426	92,176	7,599	30,282	59,630	939,182
30	Amounts due from Re-insurers	14,220	1,313	-	56,040	35,248	-	15,375	455	401,553
31	Reinsurers' Share of Technical Liabilities	-	1,236	-	197,348	210	-	47,750	171,666	1,178,154
32	Cash	9,430	5,054	171,318	253,114	12,607	236	878	167,691	1,916,095
33	Other current assets	26,158	2,174	288,154	309,215	57,984	53,810	-	59,887	2,121,531
34	Intangible assets	-	-	5,612	-	-	-	7,945	-	171,804
	Total Assets	607,453	838,113	10,962,077	14,686,549	997,508	693,390	500,652	4,667,465	163,920,528

Amounts in KES '000'

APPENDIX 4: SUMMARY OF BALANCE SHEETS OF INSURERS AND REINSURERS (GENERAL INSURANCE BUSINESS) AS AT 31.12.2012										
No.	ITEM	AMACO	APA	BRITAM	CANNON	AIG KENYA	CIC GENERAL	CORPORATE	DIRECTLINE	EAST AFRICA RE
1	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	-	-	-	-	-	-	-	-	-
3	Issued Share Capital	500,000	750,000	300,000	300,000	300,000	700,000	300,000	300,000	650,000
4	Paid-Up Capital	500,000	750,000	300,000	300,000	300,000	700,000	300,000	300,000	650,000
5	General Reserve	-	-	-	-	-	-	-	238,369	110,297
6	Investment Fluctuation Reserve	-	(4,745)	-	-	9,108	-	-	27,847	-
7	Unappr'd Surplus/Retained Earnings	182,614	1,729,491	735,105	699,713	759,720	1,656,773	50,000	88,365	765,890
8	All other Reserves	3,437	49,281	506,931	147,589	-	3,639	281,652	-	-
9	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
10	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
11	Long term liabilities	-	-	9,722	-	-	-	-	-	-
12	Current liabilities	117,261	366,708	264,236	156,495	679,029	304,598	62,418	59,939	596,812
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	Land & buildings	-	115,000	-	70,000	-	-	-	303,000	216,000
15	Investment Property	335,750	670,000	-	853,191	163,500	1,032,452	492,500	-	-
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	-	-	-	-	-	-	-	-	-
19	Other Securities	-	-	-	32,755	-	-	-	-	77,313
20	Debentures Quoted & Unquoted	-	-	-	-	-	-	-	-	-
21	Preference shares Quoted/Unquoted	-	-	-	-	-	-	-	-	-
22	Investment in subsidiary	-	155,949	-	-	-	-	-	-	-
23	Quoted ordinary shares	-	1,736,426	628,639	327,037	110,062	113,523	1,718	163,591	-
24	Unquoted ordinary shares	-	109,302	-	266,353	-	19,844	-	-	-
25	Secured loans	-	71,749	230,213	34,522	-	220,651	-	25,531	18,149
26	Unsecured loans	-	64,015	-	-	-	-	-	-	-
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	-	59,605	-	-	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	-	217,310
32	Cash	60,579	5,952	64,844	2,916	125,877	196,372	45,705	448,396	34,238
33	Other current assets	65,078	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	-	161	24,306	-
	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
Amounts in KES '000										

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	Debt securities 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'											

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	AGI Kenya						2,761,942	1,916,498	845,444	245,717	344.1
2	AMACO						1,361,440	1,169,837	191,603		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	Decline						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						1,028,436	600,022	428,414	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	291.5
25	Kenindia	14,284,630	11,877,159	2,407,471	593,858	406.4	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	10,006,327	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	61,180	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						3,474,180	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	19,483,842	6,921,646	281.5	117,269,365	86,087,223	31,172,132	7,764,748	401.5

Amounts in '000 KES