

SUMMARY OF PROFIT AND LOSS ACCOUNTS (INCLUDING APPROPRIATION) OF INSURERS FOR THE YEAR ENDING 31.12.2004

Name of Insurer	Profit (Loss) Transferred from Revenue	Investment Income	Management Expenses	Other Expenses	Provision for Taxation	Profit or loss after Taxation	Unapprtd Profit/Loss B/F	Total profit available for distribution	Transfers to Reserves	Dividends	Other Apprtns	Unapprtd Profit/Loss C/F
1 ALICO	449,285	43,087	72,079	54,774	39,876	325,643	0	325,643	0	296,453	0	29,190
2 Amaco	18,808	278	16,734	4,045	1,430	4,411	-10,648	-6,238	0	0	0	-6,238
3 APA	-87,536	155,150	11,216	12,486	19,077	62,889	117,172	180,161	0	15,000	0	165,161
4 Apollo	17,494	18,494	1,380	0	-571	35,179	0	35,179	0	0	0	35,179
5 Blue Shield	149,050	17,091	0	70,310	32,639	63,192	-17,166	46,026	171	37,500	0	19,807
6 British American	9,365	53,002	3,296	21,264	14,277	30,255	-10,448	19,807	0	0	0	34,390
7 Cannon	16,980	12,610	46,058	5,739	3,235	45,618	-11,228	34,390	0	0	0	-2,822
8 Concord	48,221	27,825	53,434	28,758	16,222	36,280	-8,621	28,222	0	9,606	0	35,782
9 Cooperative	27,825	15,794	0	0	0	2,584	-24,102	45,388	0	0	0	-21,518
10 Corporate	-13,200	92,032	12,030	-2,355	15,113	35,543	163,817	199,360	0	17,500	0	181,860
11 East Africa Re	-31,701	9,517	1,045	7,613	7,102	18,698	60,850	79,538	0	10,100	0	69,438
12 Fidelity Shield	-5,874	12,386	0	0	1,342	4,173	34,728	39,898	-87	8,000	0	31,985
13 First Assurance	-19,691	36,241	0	0	0	11,950	41,737	53,687	224	22,279	0	31,408
14 Gateway	-3,023	21,993	1,019	1,139	5,297	11,515	28,937	40,452	0	50,000	189	40,039
15 Gemina	-14,289	52,269	0	19,114	8,916	9,950	52,410	62,360	0	40,000	100,000	12,360
16 General Accident	-49,767	202,354	2,206	-1,356	26,329	125,408	385,392	510,770	0	40,000	0	422,165
17 Heritage All	50,935	95,059	0	-4,146	6,848	108,692	463,473	572,165	0	150,000	0	27,650
18 ICEA	12,001	20,809	3,600	11,907	6,448	10,460	25,160	25,160	0	7,500	0	17,660
19 Intra Africa	4,303	23,407	0	14,156	5,022	8,532	18,999	25,531	5,237	90,000	0	454,113
20 Jubilee	-15,859	225,538	25,798	22,801	34,079	163,958	385,392	549,350	0	31,030	0	675,328
21 Kenindia	87,088	61,761	6,769	22,801	-1,692	85,199	621,159	706,358	0	0	0	-3,570
22 Kenya Orient	4,007	476,332	861	259,704	111,135	452,504	1,980,028	2,432,532	500,000	150,000	-24,229	1,806,761
23 Kenya Re	347,011	0	0	0	0	0	0	0	0	0	0	0
24 KNAC (2001)	40,237	13,997	11,108	12,678	8,323	22,125	36,025	58,150	0	0	0	58,150
25 Kenyan Alliance	-5,579	180,253	0	0	45,280	129,394	352,414	481,807	0	100,000	0	381,807
26 Lion of Kenya	16,201	19,062	0	28,363	1,920	4,480	110,016	114,496	0	0	0	114,496
27 Madison	-3,752	31,386	0	0	8,372	19,862	19,728	39,590	0	2,000	0	37,590
28 Mercantile	14,961	36,454	17,356	30,390	-225	3,895	15,732	19,627	0	0	0	19,627
29 Occidental	153,000	53,696	0	0	-12,977	219,673	997,114	1,216,787	-88,736	560,000	0	745,523
30 Old Mutual	-48,204	89,768	0	-3,634	-10,609	55,807	93,008	220,240	0	20,000	0	200,240
31 Pan Africa Life	2,689	1,473	0	3,305	328	528	693	1,221	0	0	0	1,221
32 Phoenix	23,316	28,891	4,814	5,358	7,916	34,619	446	35,065	0	28,000	0	7,624
33 Pioneer	42,522	3,348	2,534	4,396	3,954	7,440	23,813	41,333	-1,000	0	0	42,333
34 Royal	3,744	14,581	0	0	0	0	9,164	16,604	-5,655	5,250	0	12,009
35 Standard	0	0	0	0	0	0	0	0	0	0	0	0
36 Tausi	0	0	0	0	0	0	0	0	0	0	0	0
37 Trinity	1,476	260	5,827	0	0	1,736	775	2,511	0	8,000	0	48,689
38 The Monarch	489	30,445	4,649	0	5,957	13,523	43,166	56,689	0	0	0	681,485
39 Trident	83,971	490,150	52,011	0	45,392	476,718	304,767	781,485	0	100,000	0	681,485
40 UAP Provincial	23,154	36,449	549,423	0	-146,946	-342,874	123,450	-214,424	0	0	0	-214,424
41 United	1,340,264	2,803,082	840,002	645,673	375,461	2,320,364	6,423,000	8,820,790	410,154	1,758,218	80,401	6,572,016
TOTAL												

Amounts in thousands of Kshs.

SUMMARY OF BALANCE SHEETS OF INSURERS (LONG TERM BUSINESS) AS AT 31ST DECEMBER 2004

ITEM	APOLLO	ALICO	BLUE SHIELD	BRITAK	CANNON	COOPERATIVE	CORPORATE	E-A-RE
1 Nominal Capital	150,000	162,340	50,000	50,000	50,000	50,000	10,600	0
2 Nominal Value of Unissued Share Capital	0	0	0	0	0	0	0	0
3 Issued Capital	150,000	162,340	50,000	50,000	50,000	50,000	10,600	0
4 Paid up Capital	150,000	162,340	50,000	50,000	50,000	50,000	10,600	0
5 General Reserve	0	0	0	0	148,253	0	0	0
6 Investment Fluctuation Reserve	0	0	0	0	0	0	0	0
7 Unappropriated Surplus (Net)	204,596	29,190	7,035	21,989	0	0	0	0
8 Other Reserves	29,278	174,037	746	0	0	0	0	0
9 Total Paid up capital & reserves	382,874	365,567	57,782	71,989	198,253	50,000	10,600	20,000
10 Underwriting Provisions	440,621	5,988,526	219,604	2,917,865	359,010	322,616	74,523	60,032
11 Long term liabilities	9,777	0	5,465	0	0	4,883	0	0
12 Current liabilities	94,516	376,673	9,432	96,243	29,545	43,744	11,083	7,159
13 TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	927,788	5,730,766	292,283	3,086,097	586,808	421,243	96,206	87,191
14 Land & buildings	0	267,898	49,879	47,393	0	0	70,000	0
15 Investment Property	169,650	0	31,149	855,116	184,372	0	0	0
16 Other Fixed Assets	3,682	57,402	555	44,748	0	0	293	0
17 Kenya Govt. Securities	105,953	4,867,905	177,099	915,516	184,100	160,300	6,000	35,683
18 Local Govt. Authority Securities	0	0	0	0	0	0	0	0
19 Other Securities	0	0	0	0	0	0	0	0
20 Debentures Quoted & Unquoted	0	0	0	0	0	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	478,934	0	0	306,494	117,987	0	0	0
24 Secured loans (including loans on life policies)	29,953	453,307	7,527	450,944	33,602	101,883	17,243	0
25 Unsecured loans	0	0	0	0	0	0	0	0
26 Deposits (with banks & other institutions)	92,700	677,903	9,707	42,767	46,785	64,378	0	37,927
27 Outstanding premiums	2,604	74,495	6,104	37,289	0	30,916	0	13,419
28 Amounts due from other insurers	945	5,074	0	36,283	0	29,522	993	0
29 Cash	46	97,375	807	31,125	5,698	31,148	1,185	152
30 Miscellaneous	42,160	224,407	9,444	269,408	14,264	3,095	492	0
31 Intangible assets	1,161	0	0	49,014	0	0	0	0
TOTAL ASSETS	927,788	5,730,766	292,283	3,086,097	586,808	421,243	96,206	87,191

Figures given in Thousands of Kshs.

Continued from previous page

ITEM	MERCANTILE	OLD MUTUAL	PANAFR LIFE	PIONEER	THE MONARCH	TRINITY	UAP PROVINCIAL	UNITED
1 Nominal Capital	50,000	100,000	0	50,000	50,000.00	51,000	50,000	5,000
2 Nominal Value of Unissued Share Capital	0	20,000	0	0	0	0	0	0
3 Issued Capital	50,000	80,000	0	50,000	50,000	51,000	50,000	5,000
4 Paid up Capital	50,000	80,000	230,260	50,000	50,000	51,000	50,000	5,000
5 General Reserve	0	0	0	0	0	13,204	0	22,240
6 Investment Fluctuation Reserve	0	685,523	0	0	0	0	0	0
7 Unappropriated Surplus (Net)	0	745,526	0	0	2,511	0	2,347	0
8 Other Reserves	0	80,000	1,874,210	0	0	0	0	0
9 Total Paid up capital & reserves	50,000	1,591,049	2,104,470	50,000	52,511	64,204	52,347	27,240
10 Underwriting Provisions	225,794	1,520,919	111,642	234,019	746	167,486	393,659	5,424
11 Long term liabilities	1,158	0	86,535	70	0	1,081	0	0
12 Current liabilities	14,580	226,262	303,200	38,109	1,746	52,340	18,862	1,399
13 TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	291,532	3,339,230	2,605,847	322,198	55,003	285,110	464,668	34,063
14 Land & buildings	40,000	0	97,111	0	0	92,877	0	656
15 Investment Property	0	0	480,866	159,000	0	0	0	11,050
16 Other Fixed Assets	2,141	111,279	40,233	10,891	14	7,108	168	0
17 Kenya Govt. Securities	99,692	349,454	934,449	35,000	4,700	10,550	231,971	1,000
18 Local Govt. Authority Securities	0	0	0	0	0	0	0	0
19 Other Securities	0	0	126,718	0	0	0	0	0
20 Debentures Quoted & Unquoted	0	0	0	0	0	0	4,000	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	1,662,989	231,433	0	0	153,147	0	0
24 Secured loans (including loans on life policies)	4,133	202,005	130,127	69,795	0	0	0	0
25 Unsecured loans	0	0	0	130	45,000	13,551	0	0
26 Deposits with banks & other institutions	135,405	632,878	102,935	0	3,428	8,316	31,966	452
27 Outstanding premiums	7,293	249,225	320,021	15,288	0	3,954	0	5,363
28 Amounts due from other insurers	1,184	0	149,937	12,156	1,070	3,112	1,519	0
29 Cash	1,624	23,079	27,179	3,336	0	6,522	15,023	130
30 Miscellaneous	0	97,725	52,178	16,602	791	105,819	26,874	15,412
31 Intangible assets	0	9,495	0	0	0	33,300	0	0
TOTAL ASSETS	291,532	3,338,230	2,605,847	322,198	55,003	285,110	464,668	34,063

Figures given in Thousands of Kshs.

From previous page

ITEM	EAST AFRICA RE	FIDELITY SHIELD	FIRST ASSURANCE	GATEWAY	GEMINIA	GENERAL ACCIDENT	HERITAGE A.I.I.	I.C.E.A.	INTRA AFRICA
1 Nominal Capital	500,000	101,000	150,000	150,000	175,000	200,000	450,000	250,000	150,000
2 Nominal Value of Unissued Share Capital	0	0	0	23,325	15,000	50,000	0	0	0
3 Issued Capital	500,000	101,000	150,000	128,675	145,000	150,000	450,000	250,000	100,000
4 Paid up Capital	500,000	101,000	150,000	128,675	145,000	150,000	450,000	250,000	100,000
5 General Reserve	0	0	31,986	135	0	0	0	0	17,660
6 Investment Fluctuation Reserve	0	36,390	12,204	0	0	0	16,986	0	11,786
7 Unappropriated Surplus (Net)	199,360	0	0	36,474	40,263	12,360	370,772	463,875	0
8 Other Reserves	0	43,150	3,000	18,523	2,585	218,547	0	0	7,500
9 Total Paid up capital & reserves	699,360	180,540	197,280	181,807	187,828	380,907	837,758	713,875	136,585
10 Underwriting Provisions	658,225	428,734	893,468	491,221	341,278	479,061	1,330,577	1,181,490	524,849
11 Long term liabilities	0	0	0	280	0	0	0	428,849	0
12 Current liabilities	92,563	78,302	149,209	88,346	52,063	25,892	147,094	280,810	82,012
13 TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	1,450,145	687,576	1,240,047	741,654	581,169	885,831	2,315,429	2,584,624	743,817
14 Land & buildings	0	0	66,000	130,397	128,704	0	0	0	83,576
15 Investment Property	0	153,000	59,667	73,374	0	338,790	135,750	0	0
16 Other Fixed Assets	4,071	4,855	143,729	11,960	5,201	7,087	11,117	40,163	12,348
17 Kenya Govt. Securities	894,321	104,401	85,350	113,458	142,500	165,563	350,245	387,186	174,051
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	27,871	0	0	0	642,472	0	0
21 Preference shares Quoted/Unquoted	0	0	0	1,530	0	0	0	0	0
22 Investment in subsidiary	0	0	0	0	0	0	0	0	0
23 Ordinary shares Quoted/Unquoted	11,316	40,742	93,167	31,776	4,277	146,531	215,227	172,111	5,608
24 Secured loans (including loans on life policies)	18,265	57,010	0	824	6,167	7,675	79,528	655,427	19,406
25 Unsecured loans	0	0	38,465	0	0	0	0	0	0
26 Deposits (with banks & other institutions)	194,342	133,016	81,883	71,733	153,270	94,632	32,743	42,516	123,792
27 Outstanding premiums	261,274	100,311	152,117	192,885	53,315	50,025	305,849	170,191	241,980
28 Amounts due from other insurers	44,840	7,515	449,317	89,149	51,514	33,149	418,802	1,012,803	41,925
29 Cash	2,218	4,739	19,776	22,619	17,222	25,376	34,799	19,243	19,938
30 Miscellaneous	19,498	21,987	42,803	1,648	19,000	0	84,365	104,843	21,213
31 Intangible assets	0	0	0	0	0	10,404	1,532	0	0
TOTAL ASSETS	1,450,145	687,576	1,240,047	741,654	581,169	885,831	2,315,429	2,584,624	743,817

Figures given in Thousands of Kshs.

From previous page

NO	ITEM	OCCIDENTAL	PHOENIX	ROYAL	STANDARD	TAUSI	THE MONARCH	TRIDENT	UAP PROVINCIAL	UNITED	TOTAL
1	Nominal Capital	105,000	150,000	100,000	150,000	125,000	100,100	100,000	200,000	265,000	7,196,700
2	Nominal Value of Unissued Share Capital	0	0	0	48,000	25,000	0	0	0	0	215,887
3	Issued Capital	105,000	150,000	100,000	102,000	100,000	100,100	100,000	200,000	265,000	6,865,813
4	Paid up Capital	105,000	150,000	100,000	102,000	100,000	100,100	100,000	200,000	265,000	6,865,813
5	General Reserve	0	0	0	0	8,097	0	0	0	-214,424	373,814
6	Investment Fluctuation Reserve	0	253,547	0	0	0	0	0	652,903	0	1,807,697
7	Unappropriated Surplus (Net)	19,626	200,240	7,624	42,334	0	-5,366	48,689	681,484	0	5,738,112
8	Other Reserves	0	0	62,301	0	8,913	0	8,000	100,000	0	2,013,473
9	Total Paid up Capital & reserves	124,626	604,187	169,925	144,334	117,010	94,734	156,689	1,634,387	50,576	16,755,875
10	Underwriting Provisions	353,487	267,627	285,254	846,003	308,172	74,336	409,914	1,037,946	1,562,657	24,410,985
11	Long term liabilities	100,322	0	17,550	0	44,042	48,334	0	0	185,529	1,674,117
12	Current liabilities	25,366	152,361	101,394	157,263	6,376	10,554	222,375	377,649	356,789	5,280,605
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	603,801	1,024,975	574,123	947,600	475,600	227,958	788,978	3,049,942	2,155,551	48,121,582
14	Land & buildings	209,593	0	146,975	83,701	82,967	26,000	0	0	283,890	3,449,591
15	Investment Property	0	89,500	0	0	0	0	3,929	450,035	686,177	8,503,665
16	Other Fixed Assets	8,070	3,647	9,554	35,576	13,276	3,194	4,321	53,083	1,190	909,776
17	Kenya Govt. Securities	78,800	93,191	40,172	48,000	44,258	10,000	63,859	282,000	5,250	7,132,791
18	Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0
19	Other Securities	0	0	21,108	0	0	0	0	0	0	858,025
20	Debentures Quoted & Unquoted	0	0	0	0	0	0	0	20,000	0	31,869
21	Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0	501
22	Investment in subsidiary	0	0	0	0	0	0	0	0	0	163,419
23	Ordinary shares Quoted/Unquoted	965	552,818	107,162	0	1,744	59	34,328	1,504,279	17,143	6,579,179
24	Secured loans (including loans on life policies)	0	0	0	0	32,282	0	86,051	16,757	10,916	1,375,789
25	Unsecured loans	0	0	0	0	0	66,667	0	0	0	160,234
26	Deposits (with banks & other institutions)	40,974	80,854	48,381	154,135	139,145	9,470	1,037	186,693	129,402	3,329,097
27	Outstanding premiums	83,505	63,605	82,481	539,968	104,295	147	78,320	269,986	216,916	6,099,266
28	Amounts due from other insurers	100,701	81,107	45,754	0	30,001	23,498	202,840	66,970	263,820	4,886,494
29	Cash	154	5,165	16,636	1,283	23,903	31	306,353	51,181	13,300	1,167,070
30	Miscellaneous	74,671	76,288	27,383	84,938	3,726	88,892	7,340	126,888	412,382	2,910,331
31	Intangible assets	6,368	0	28,537	0	0	0	0	0	1,908	64,466
	TOTAL ASSETS	603,801	1,024,975	574,123	947,600	475,600	227,958	788,978	3,049,942	2,155,551	48,121,581

Figures given in Thousands of Kshs.

From previous page

ITEM	INVERSCO	JUBILEE	KENINDIA	KENYA ORIENT	KENYA RE	KENYAN ALLIANCE	LION OF KENYA	MADISON	MERCANTILE
1 Nominal Capital	150,000	100,000	325,000	100,000	1,500,000	150,000	200,000	100,000	150,000
2 Nominal Value of Unissued Share Capital	0	0	14,702	0	0	0	0	0	0
3 Issued Capital	150,000	100,000	260,298	100,000	1,500,000	150,000	200,000	100,000	150,000
4 Paid up Capital	150,000	100,000	260,298	100,000	1,500,000	150,000	200,000	100,000	150,000
5 General Reserve	0	70,000	141,189	1,885	0	0	4,000	0	37,591
6 Investment Fluctuation Reserve	0	647,447	53,003	0	0	0	91,364	12,415	0
7 Unappropriated Surplus (Net)	25,531	454,112	706,358	-3,570	1,806,760	58,150	381,807	102,081	0
8 Other Reserves	0	275,355	0	0	1,183,033	0	-11,131	0	0
9 Total Paid up capital & reserves	175,531	1,546,814	1,160,848	98,315	4,489,793	208,150	686,040	214,496	187,591
10 Underwriting Provisions	560,959	1,014,414	1,467,593	54,787	2,095,253	1,652,420	1,429,013	473,875	162,733
11 Long term liabilities	0	0	184,135	0	236,772	0	82,005	0	21,397
12 Current liabilities	166,291	495,897	270,666	55,218	364,647	109,050	225,448	320,952	14,382
13 TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	902,782	3,057,215	3,083,237	208,320	7,186,466	1,969,620	2,402,506	1,009,423	386,103
14 Land & buildings	35,529	0	728,831	44,628	117,297	216,407	71,203	0	65,000
15 Investment Property	0	1,136,400	0	62,972	3,257,927	280,345	599,824	217,664	0
16 Other Fixed Assets	35,832	15,812	45,004	10,369	138,249	27,135	9,058	31,708	5,508
17 Kenya Govt. Securities	39,236	206,234	545,754	10,000	481,293	1,000,197	643,550	398,673	40,826
18 Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0
19 Other Securities	0	79,502	0	0	0	0	77,243	0	0
20 Debentures Quoted & Unquoted	0	0	10,000	0	0	0	0	0	0
21 Preference shares Quoted/Unquoted	0	501	0	0	0	0	0	0	0
22 Investment in subsidiary	0	0	0	0	0	0	0	0	0
23 Ordinary shares Quoted/Unquoted	15,379	1,026,085	284,833	0	1,403,032	0	69,424	180,295	0
24 Secured loans (including loans on life policies)	0	0	6,325	0	308,022	0	19,931	0	0
25 Unsecured loans	0	0	0	0	0	0	0	0	0
26 Deposits (with banks & other institutions)	174,437	34,391	228,426	0	335,473	284,136	461,090	0	207,392
27 Outstanding premiums	373,603	154,964	589,831	33,753	0	68,818	166,313	213,066	43,774
28 Amounts due from other insurers	4,280	152,054	451,367	19,573	275,625	51,438	115,875	210,371	8,553
29 Cash	5,192	37,415	148,307	7,009	150,053	28,316	39,625	5,945	6,201
30 Miscellaneous	165,264	213,657	48,559	18,148	721,484	12,818	129,372	51,701	8,849
31 Intangible assets	0	0	0	1,838	0	0	0	0	0
TOTAL ASSETS	902,782	3,057,215	3,083,237	208,320	7,186,466	1,969,620	2,402,506	1,009,423	386,103

Figures given in Thousands of Kshs.

SUMMARY OF BALANCE SHEETS OF INSURERS (CONSOLIDATED) AS AT 31ST DECEMBER 2004

NO	ITEM	AMACO	ALICO	APA	APOLLO	BLUE SHIELD	BRITISH AMERICAN	CANNON	CONCORD	COOPERATIVE
1	Nominal Capital	160,000	160,340	150,000	150,000	150,000	150,000	150,000	100,000	200,000
2	Nominal Value of Uninsured Share Capital	0	0	0	0	0	0	0	0	30,860
3	Issued Capital	160,000	160,340	150,000	150,000	150,000	150,000	150,000	100,000	160,140
4	Paid up Capital	160,000	160,340	150,000	150,000	150,000	150,000	150,000	100,000	160,140
5	General Reserve	0	0	275,695	0	0	0	148,253	0	0
6	Investment Fluctuation Reserve	0	0	0	0	0	1,391	0	0	0
7	Unappropriated Surplus (Net)	-6,236	29,150	0	204,596	15,733	19,807	34,390	-2,822	35,782
8	Other Reserves	0	174,037	0	28,278	44,475	0	7,728	42,258	0
9	Total Paid up capital & reserves	153,764	366,567	425,695	382,874	211,600	169,807	340,371	139,436	195,922
10	Underwriting Provisions	107,441	6,225,852	1,308,049	440,621	1,389,242	3,016,863	753,059	317,895	716,057
11	Long term liabilities	0	0	229,213	9,777	8,232	44,302	0	49,490	4,880
12	Current liabilities	73,050	418,535	132,169	94,516	286,028	134,314	103,147	12,772	201,736
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	334,255	7,009,954	2,096,126	927,798	1,875,102	3,385,286	1,196,577	518,893	1,118,598
14	Land & buildings	211,639	297,896	62,000	0	377,043	47,393	0	0	260,000
15	Investment Property	0	0	411,500	169,650	51,676	855,116	466,713	79,690	0
16	Other Fixed Assets	19,803	57,492	27,392	3,692	30,926	70,481	3,294	10,071	63,267
17	Kenya Govt. Securities	15,500	5,089,203	186,347	105,953	292,626	1,647,697	292,150	50,520	237,300
18	Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0
19	Other Securities	0	0	0	0	0	9,235	0	484	0
20	Debentures Quoted & Unquoted	0	0	0	0	0	0	0	0	0
21	Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0
22	Investment in subsidiary	0	0	30,252	0	0	0	0	0	0
23	Ordinary shares Quoted/Unquoted	0	0	571,436	476,934	16,436	306,484	164,123	18,048	8,121
24	Secured loans (including loans on life policies)	0	459,307	53,203	29,953	7,527	450,944	33,692	0	101,883
25	Unsecured loans	0	0	19,644	0	0	0	5,158	0	0
26	Deposits (with banks & other institutions)	238	617,903	13,241	92,700	333,153	47,767	58,476	38,508	84,378
27	Outstanding premiums	27,754	87,177	433,621	2,694	333,171	81,095	92,802	237,027	160,204
28	Amounts due from other insurers	5,372	50,282	114,643	945	298,007	48,708	44,685	45,590	73,905
29	Cash	46,124	67,376	30,433	46	41,181	40,987	10,438	10,645	37,582
30	Miscellaneous	4,827	224,497	128,275	45,100	63,264	316,515	25,166	27,409	31,997
31	Intangible assets	0	0	13,899	1,161	0	40,014	0	0	0
	TOTAL ASSETS	334,255	7,009,954	2,096,126	927,798	1,875,102	3,385,286	1,196,577	518,893	1,118,598

Figures given in Thousands of Kshs.

From previous page

ITEM	CORPORATE	EAST AFRICA RE	FIDELITY SHIELD	FIRST ASSURANCE	GATEWAY	GENIWA	GENERAL ACCIDENT	HERITAGE A.I.I.	I.C.E.A.
1 Nominal Capital	151,200	500,030	101,000	150,000	150,000	150,000	200,000	500,000	300,000
2 Nominal Value of Unissued Share Capital	0	0	0	0	0	23,325	15,000	50,000	0
3 Issued Capital	151,200	500,030	101,000	150,000	150,000	150,000	150,000	500,000	300,000
4 Paid up Capital	151,200	500,000	101,000	150,000	150,000	150,000	150,000	500,000	300,000
5 General Reserve	0	0	0	31,886	135	0	0	107,410	0
6 Investment Fluctuation Reserve	17,762	0	36,350	12,264	0	0	0	59,333	2,173,697
7 Unappropriated Surplus (Net)	21,517	190,360	0	0	39,474	40,263	12,860	386,772	463,875
8 Other Reserves	0	20,000	43,150	3,000	18,523	2,565	218,547	0	0
9 Total Paid up capital & reserves	147,445	719,390	180,540	197,260	181,807	202,828	380,907	1,052,515	2,937,772
10 Underwriting Provisions	272,056	718,237	428,734	803,463	451,221	434,049	479,061	2,251,455	8,675,872
11 Long term liabilities	0	0	0	0	280	679	0	0	428,540
12 Current liabilities	116,158	96,719	78,302	149,799	69,346	53,091	25,802	173,078	394,285
13 TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	535,661	1,537,336	687,576	1,240,047	741,654	691,547	885,831	3,477,048	12,436,679
14 Land & buildings	160,000	0	0	96,000	130,397	128,704	0	0	0
15 Investment Property	165,350	0	153,000	59,667	73,374	0	338,790	135,750	3,654,392
16 Other Fixed Assets	9,074	4,071	4,855	143,729	11,960	5,201	7,087	11,537	40,163
17 Kenya Govt. Securities	10,000	930,014	164,461	95,350	113,458	192,700	165,503	823,720	4,362,120
18 Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0
19 Other Securities	0	0	0	27,871	0	0	0	828,270	201,537
20 Debentures Quoted & Unquoted	0	0	0	0	1,830	0	0	0	210
21 Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0
22 Investment in subsidiary	0	0	0	0	0	0	0	0	0
23 Ordinary shares Quoted/Unquoted	0	11,316	40,742	59,167	31,776	21,439	146,531	530,599	831,645
24 Secured loans (including loans on life policies)	17,243	18,265	57,010	0	824	6,679	7,675	89,395	871,095
25 Unsecured loans	0	0	0	38,465	0	0	0	0	0
26 Deposits with banks & other institutions	0	232,260	133,016	81,883	71,728	192,770	94,530	134,000	801,830
27 Outstanding premiums	122,567	274,653	100,311	152,117	192,885	53,315	56,625	317,494	170,191
28 Amounts due from other Insurers	24,384	44,840	7,515	449,317	89,140	52,045	33,140	462,544	1,018,325
29 Cash	4,440	2,370	4,739	19,778	22,816	18,088	25,376	37,274	114,285
30 Miscellaneous	21,603	19,458	21,887	42,803	1,648	19,897	0	105,017	308,970
31 Intangible assets	0	0	0	0	0	0	10,404	1,536	0
TOTAL ASSETS	535,661	1,537,336	687,576	1,240,047	741,654	691,547	885,831	3,477,048	12,436,679

Figures given in Thousands of Kshs.

From previous page

NO	ITEM	PAN AFR LIFE	PIONEER	PHOENIX	ROYAL	STANDARD	TAUSI	THE MONARCH	TRIDENT	TRINITY	UAP PROVINCIAL	UNITED	TOTAL
1	Nominal Capital	0	50,000	150,000	100,000	100,000	125,000	150,100	100,000	51,000	250,000	270,000	8,370,840
2	Nominal Value of Unissued Share Capital	0	0	0	0	0	25,000	0	0	0	0	0	235,887
3	Issued Capital	0	50,000	150,000	100,000	100,000	100,000	150,100	100,000	51,000	250,000	270,000	8,019,753
4	Paid up Capital	230,200	50,000	150,000	100,000	100,000	100,000	150,100	100,000	51,000	250,000	270,000	8,000,013
5	General Reserve	0	0	0	0	0	8,007	0	0	13,204	0	-162,184	670,921
6	Investment Fluctuation Reserve	0	0	253,847	0	0	0	0	0	0	652,603	0	4,728,224
7	Unappropriated Surplus (Net)	0	0	200,240	7,624	47,334	0	-2,855	48,696	0	683,831	0	8,865,237
8	Other Reserves	1,874,210	0	0	89,301	0	8,813	0	8,000	0	100,000	0	5,897,789
9	Total Paid up capital & reserves	2,104,470	50,000	604,887	169,925	144,334	117,010	147,245	158,696	64,204	1,086,734	77,816	28,600,450
10	Underwriting Provisions	111,642	234,019	287,627	285,254	646,003	308,172	75,092	409,914	167,486	1,431,605	1,568,081	55,800,286
11	Long term liabilities	86,535	70	0	17,560	0	44,042	48,394	0	1,081	0	186,520	1,741,738
12	Current liabilities	309,200	38,109	152,861	101,364	157,263	6,376	12,300	222,375	52,340	390,311	358,188	7,700,059
13	TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	2,605,847	322,188	1,024,975	574,123	947,600	475,600	282,961	789,978	285,110	3,514,650	2,189,014	92,065,533
14	Land & buildings	9,711	0	0	146,975	83,701	82,997	26,000	0	92,877	0	294,636	4,358,960
15	Investment Property	480,899	150,000	88,500	0	0	0	0	3,576	0	450,035	897,227	17,442,046
16	Other Fixed Assets	40,233	10,891	3,647	9,554	35,576	13,278	3,208	4,321	7,108	55,261	1,100	1,860,144
17	Kenya Govt. Securities	934,446	35,000	93,911	40,172	48,000	44,258	14,700	63,855	10,550	513,971	9,250	25,176,281
18	Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0	0	0
19	Other Securities	128,718	0	0	21,106	0	0	0	0	0	0	0	1,432,078
20	Debentures Quoted & Unquoted	0	0	0	0	0	0	0	0	0	0	0	56,040
21	Preference shares Quoted/Unquoted	0	0	0	0	0	0	0	0	0	24,000	0	62,518
22	Investment in subsidiary	0	0	0	0	0	0	0	0	0	0	0	163,419
23	Ordinary shares Quoted/Unquoted	231,433	0	552,618	107,662	0	1,744	59	34,328	0	1,657,426	17,143	12,344,125
24	Secured loans (including loans on life policies)	130,127	89,795	0	0	0	32,282	0	86,051	0	16,787	19,916	3,600,655
25	Unsecured loans	0	130	0	0	0	0	111,007	0	13,551	0	0	347,796
26	Deposits with banks & other institutions	107,935	0	60,554	48,381	154,135	136,145	12,898	1,637	8,316	218,659	128,854	7,421,590
27	Outstanding premiums	320,021	15,288	63,005	82,461	539,068	104,295	147	78,390	3,964	280,996	222,279	6,022,828
28	Amounts due from other insurers	149,997	12,156	81,07	45,754	0	30,001	24,508	202,840	3,112	70,489	263,820	5,395,850
29	Cash	27,179	3,339	5,165	18,636	1,283	23,903	31	300,353	6,522	66,204	13,430	1,602,483
30	Miscellaneous	52,178	18,602	76,288	27,363	84,938	3,726	86,693	7,340	105,819	153,862	427,764	4,442,070
31	Intangible assets	0	0	0	28,537	0	0	0	0	33,300	0	1,908	157,850
	TOTAL ASSETS	2,605,847	322,188	1,024,975	574,123	947,600	475,600	282,961	789,978	285,110	3,514,650	2,189,014	92,065,533

Figures given in Thousands of Kshs.

From previous page

ITEM	INTRA AFRICA	INVESTCO	JUBILEE	KENINDA	KENYA ORIENT	KENYA RE	KNAC (2001)	KENYAN ALLIANCE	LION OF KENYA	MADISON	MERCANTILE	OCCIDENTAL
1 Nominal Capital	150,000	150,000	180,000	325,000	100,000	1,500,000	50,000	150,000	200,000	150,000	200,000	100,000
2 Nominal Value of Unissued Share Capital	0	0	0	0	14,702	0	0	0	0	0	0	0
3 Issued Capital	100,000	150,000	180,000	260,298	100,000	1,500,000	50,000	150,000	200,000	150,000	200,000	100,000
4 Paid up Capital	100,000	150,000	180,000	310,298	100,000	1,500,000	50,000	150,000	200,000	150,000	200,000	100,000
5 General Reserve	17,600	0	70,000	141,189	1,855	0	0	6,000	4,000	0	37,591	0
6 Investment Fluctuation Reserve	11,796	0	647,447	53,003	0	0	0	0	91,364	31,175	0	0
7 Unappropriated Surplus (Net)	0	25,531	454,112	706,358	-3,570	1,808,760	188,232	58,150	381,807	102,081	0	18,076
8 Other Reserves	7,500	0	275,355	0	0	2,841,300	0	148,688	-11,131	0	0	0
9 Total Paid up capital & reserves	136,956	175,531	1,626,814	1,210,848	98,315	6,148,150	239,232	392,838	666,040	283,256	237,591	124,626
10 Underwriting Provisions	524,849	550,959	4,973,715	4,776,649	54,787	2,095,253	2,114,981	1,656,552	1,429,013	1,634,173	388,527	353,487
11 Loss term liabilities	0	0	0	142,109	0	236,772	0	0	82,005	0	22,555	100,322
12 Current liabilities	82,012	169,291	616,462	300,645	55,218	386,864	131,124	115,680	275,448	449,581	28,862	25,366
13 TOTAL PAID-UP CAPITAL, RESERVES & LIABILITIES	743,817	902,782	7,217,111	6,430,251	208,320	8,867,040	2,484,447	2,135,089	2,402,506	2,387,910	677,635	603,801
14 Land & buildings	83,576	35,520	0	1,057,786	44,628	117,287	0	218,407	71,203	0	105,000	209,593
15 Investment Property	0	0	1,922,400	0	62,072	3,082,470	1,750,628	280,348	599,824	649,379	0	0
16 Other Fixed Assets	12,348	35,892	32,857	50,789	10,395	139,249	16,800	27,225	9,058	83,416	7,649	8,070
17 Kenya Govt. Securities	174,051	93,236	1,834,055	2,868,746	10,000	1,471,217	20,390	1,127,688	643,550	384,528	140,518	78,400
18 Local Govt. Authority Securities	0	0	0	0	0	0	0	0	0	0	0	0
19 Other Securities	0	0	79,502	0	0	0	0	0	77,243	0	0	0
20 Debentures Quoted & Unquoted	0	0	0	30,000	0	0	0	0	0	0	0	0
21 Preference shares Quoted/Unquoted	0	0	501	0	0	0	82,017	0	0	0	0	0
22 Investment in subsidiary	0	0	0	0	0	0	0	0	0	0	0	0
23 Ordinary shares Quoted/Unquoted	5,606	15,379	2,176,124	539,915	0	1,403,032	12,095	0	69,224	484,284	0	965
24 Secured loans (including loans on life policies)	19,406	0	224,025	104,365	0	306,022	128,007	80	19,931	240,915	4,193	0
25 Unsecured loans	0	0	0	0	0	0	128,881	0	0	0	0	0
26 Deposits (with banks & other institutions)	123,792	174,437	196,447	508,872	0	448,240	242,935	289,314	461,000	0	342,797	46,074
27 Outstanding premiums	241,960	373,603	167,664	585,831	33,753	0	25,653	81,148	166,313	215,026	51,067	83,505
28 Amounts due from other insurers	41,855	4,280	108,716	461,779	19,573	412,813	20,745	58,606	115,075	224,722	9,737	100,701
29 Cash	10,936	5,192	153,144	189,655	7,009	150,053	22,296	41,475	39,025	15,433	7,625	154
30 Miscellaneous	21,213	165,294	266,076	18,508	18,148	737,645	51,810	12,858	129,372	88,314	8,649	74,671
31 Intangible assets	0	0	0	0	1,939	0	390	0	0	0	0	0
TOTAL ASSETS	743,817	902,782	7,217,111	6,430,251	208,320	8,867,040	2,484,447	2,135,089	2,402,506	2,387,910	677,635	603,801

Figures given in Thousands of Kshs.