

2014 ANNUAL BALANCE SHEET (GEN. BUSINESS) ASSETS

		FIXED ASSETS								
	NAME OF COMPANIES	REAL ESTATE	EQUIPMENT	OTHERS	GOOD WILL	PRELIMINARY EXP	OTHERS	SUB TOTAL	LOAN TO DIRECTORS	LOAN ON REAL ESTATE
1	ALLIANCE & GENERAL INS PLC							0		
2	ANCHOR INSURANCE CO LTD	843,482,151	1,260,735,625	0	4,290,575	0	0	2,108,508,351	0	0
3	CONSOLIDATED HALLMARK PLC	793,460,682	905,899,680	0	0	0	0	1,699,360,362	0	0
4	CUSTODIAN AND ALLIED INS PLC	2,629,300,000	165,287,000	0	44,509,000	0	0	2,839,096,000	0	0
5	EQUITY ASSURANCE CO PLC	0	435,357,000	0	968,116,000	0	0	1,403,473,000	0	0
6	FIN INSURANCE PLC	428,000,000	1,174,642,000	0	436,000	0	0	1,603,078,000	0	0
7	GUINEA INSURANCE	1,310,000,000	885,453,000	0	36,149,000	0	0	2,231,602,000	0	0
8	KBL INSURANCE LTD phb ins.	1,784,000,000	87,417,000	10,154,000	0	0	0	1,881,571,000	0	0
9	INT ENERGY INS CO LTD	1,725,529,528	0	0	0	0	0	1,725,529,528	0	0
10	WAPIC INSURANCE PLC	4,021,313,000	1,480,073,000	0	45,835,000	0	0	5,547,221,000	0	0
11	LAW UNION AND ROCK INS PLC	1,247,031,000	708,827,000	0	38,802,000	0	0	1,994,660,000	0	0
12	LINKAGE ASSURANCE PLC	71,700,000	1,006,795,000	0	34,765,000	0	0	1,113,260,000	0	0
13	MUTUAL BENEFIT ASS PLC	47,000,000	3,204,920,000	0	89,222,000	0	55,479,000	3,396,621,000	0	0
14	NEM INSURANCE PLC	485,830,000	2,175,773,000	483,000	4,459,000	0	0	2,666,545,000	0	0
15	NIG. AGRIC INS COPR.	4,033,000,000	211,856,221	0	21,368,399	0	0	4,266,224,620	0	0
16	OASIS INSURANCE PLC	322,000,000	1,029,041,000	0	4,441,000	0	0	1,355,482,000	0	0
17	OLD MUTUAL GEN INS CO LTD	2,144,078,000	160,660,000	0	0	0	0	2,304,738,000	0	0
18	PRESTIGE ASSURANCE PLC	2,100,000,000	1,292,471,000	0	5,400,000	0	77,110,000	3,474,981,000	0	0
19	REGENCY ALLIANCE INS PLC	0	1,269,440,000	0	5,758,000	0	0	1,275,198,000	0	0
20	ROYAL EXCHANGE ASS NIG PLC	3,341,640,000	1,435,078,000	0	21,078,000	0	0	4,797,796,000	0	0
21	SOVERIGN TRUST INS PLC	1,339,084,000	783,098,000	80,725,000	25,775,000	0	0	2,228,682,000	0	0
22	STACO INSURANCE PLC	1,480,000,000	2,346,432,000	0	47,829,000	0	0	3,874,261,000	0	0
23	STANDARD ALLIANCE INS PLC	1,415,000,000	2,222,606,000	0	7,686,000	0	0	3,645,292,000	0	0
24	STERLING ASS NIG LTD	1,060,000,000	416,458,000	0	0	0	0	1,476,458,000	0	0
25	THE UNIVERSAL INS CO LTD	934,118,000	2,546,185,000	4,635,000	0	0	15,225,000	3,500,163,000	0	0
26	UNITRUST INS CO LTD	305,000,000	1,349,541,000	0	1,830,000	0	0	1,656,371,000	0	0
27	UNITYKAPITAL ASS PLC	529,400,000	2,279,208,000	94,663,000	0	0	0	2,903,271,000	0	0
28	ZENITH GEN INS CO LTD	0	903,122,000	0	16,548,000	0	0	919,670,000	0	0
	Total	34,389,966,361	31,736,375,526	190,660,000	1,424,296,974	0	147,814,000	67,889,112,861	0	0

OTHER ASSETS			DEPOSIT RETAINED (BY CEEDING)							
LOAN TO POLICY HOLDERS	OTHERS	SUB. TOTAL	STATUTORY DEPOSIT	GOVT. BONDS	LISTED ORD. SHARE	UNLISTED ORD. SHARE	LISTED DEBENTURE	UNLISTED DEBENTURE	SHORT TERM INVESTMENT	SUB. TOTAL
		0								0
0	0	0	315,000,000	0	0	0	0	0	943,646,874	1,258,646,874
0	0	0	300,000,000	0	135,173,401	0	0	0	331,557,775	766,731,176
0	0	0	650,000,000	0	0	0	0	0	7,258,669,000	7,908,669,000
0	0	0	300,000,000	0	38,757,000	0	0	0	162,091,000	500,848,000
0	0	0	300,000,000	0	0	0	0	0	58,190,000	358,190,000
0	0	0	315,000,000	0	0	0	0	0	132,812,000	447,812,000
0	0	0	300,000,000	0	0	0	0	0	287,306,000	587,306,000
0	0	0	322,500,000	0	179,389,307	3,603,177,000	0	0	618,126,645	4,723,192,952
0	0	0	300,000,000	0	0	0	0	0	6,030,939,000	6,330,939,000
0	0	0	315,000,000	0	0	0	0	0	1,068,807,000	1,383,807,000
0	0	0	300,000,000	0	0	0	0	0	13,521,354,000	13,821,354,000
0	0	0	300,000,000	0	0	0	0	0	128,201,000	428,201,000
0	0	0	320,000,000	0	0	0	0	0	2,914,575,000	3,234,575,000
0	0	0	300,000,000	0	0	0	0	0	74,025,348	374,025,348
0	0	0	300,000,000	0	0	0	0	0	1,982,989,000	2,282,989,000
0	0	0	320,000,000	0	0	0	0	0	397,866,000	717,866,000
0	0	0	300,000,000	0	0	0	0	0	1,798,003,000	2,098,003,000
0	0	0	300,000,000	0	0	0	0	0	850,626,000	1,150,626,000
0	0	0	340,000,000	0	0	0	0	0	3,193,407,000	3,533,407,000
0	0	0	315,000,000	0	0	0	0	0	866,958,000	1,181,958,000
0	0	0	300,000,000	0	0	0	0	0	139,858,000	439,858,000
0	0	0	335,000,000	0	821,950,000	0	0	0	956,232,000	2,113,182,000
0	0	0	300,150,000	0	0	0	0	0	732,353,000	1,032,503,000
0	0	0	335,000,000	0	2,879,523,000	0	0	0	0	3,214,523,000
0	0	0	315,000,000	0	307,401,000	0	0	0	5,932,692,000	6,555,093,000
0	0	0	355,000,000	0	0	0	0	0	293,947,000	648,947,000
0	0	0	300,002,000	0	0	441,672,000	0	0	11,087,381,000	11,829,055,000
0	0	0	8,752,652,000	0	4,362,193,708	4,044,849,000	0	0	61,762,612,642	78,922,307,350

OTHER INVESTMENTS				CURRENT ASSETS(O/S PREMIUM DUE FORM)							
SHARES IN RELATED COMPANIES	LOANS TO RELATED COMPANIES	OTHERS	SUBTOTAL	OUTSTANDING PREMIUN DUE FROM							
				RELATED COMPANIES	DIRECTORS	COMPANY STAFF	AGENTS & BROKERS	INDIVIDUALS	OTHERS	SUB. TOTAL	
			0								0
0	0	0	0	0	0	0	30,882,287	0	0	0	30,882,287
250,000,000	0	50,250,000	300,250,000	0	0	0	69,245,808	0	0	0	69,245,808
0	0	0	0	0	0	0	183,200,000	0	0	0	183,200,000
1,120,842,000	0	0	1,120,842,000	0	0	0	57,406,000	0	0	0	57,406,000
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	10,575,000	0	0	0	10,575,000
0	0	0	0	0	0	0	34,111,000	0	0	0	34,111,000
566,177,000	0	1,135,956,263	1,702,133,263	74,617,414	0	167,722,445	2,223,082,244	0	0	0	2,465,422,103
3,231,976,000	0	479,583,000	3,711,559,000	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	29,430,000	0	0	0	29,430,000
0	0	0	0	0	0	0	3,895,000	0	0	0	3,895,000
2,010,000,000	0	518,777,000	2,528,777,000	0	0	0	23,443,000	0	0	0	23,443,000
193,308,000	0	0	193,308,000	0	0	0	209,493,000	0	0	0	209,493,000
0	0	0	0	0	0	0	233,642,685	0	0	0	233,642,685
0	0	0	0	0	0	0	127,363,000	0	0	0	127,363,000
0	0	0	0	0	0	0	13,434,000	0	0	0	13,434,000
0	0	0	0	0	0	0	1,092,000	0	0	0	1,092,000
709,033,000	0	0	709,033,000	0	0	0	13,577,000	0	0	0	13,577,000
518,580,000	0	0	518,580,000	0	0	0	32,833,000	0	0	0	32,833,000
49,202,000	0	0	49,202,000	0	0	0	57,551,000	0	0	0	57,551,000
74,733,000	0	0	74,733,000	0	0	0	20,088,000	0	0	0	20,088,000
433,507,000	0	0	433,507,000	0	0	0	32,646,000	0	0	0	32,646,000
0	0	0	0	0	0	0	16,652,000	0	0	0	16,652,000
2,561,666,000	0	0	2,561,666,000	0	0	0	14,045,000	0	0	0	14,045,000
1,000,000	0	0	1,000,000	0	0	0	53,658,000	0	0	0	53,658,000
1,576,300,000	0	0	1,576,300,000	1,010,650,000	0	0	8,138,000	0	0	0	1,018,788,000
2,400,000,000	0	0	2,400,000,000	0	0	0	33,006,000	0	0	0	33,006,000
15,696,324,000	0	2,184,566,263	17,880,890,263	1,085,267,414	0	167,722,445	3,532,489,024	0	0	0	4,785,478,883

AMT. DUE FROM INSURERS	AMT. DUE FROM REINSURERS	INT., DIV., AND RENTS RECEIVABLES	SUNDRY DEBTORS	SUB TOTAL	CASH & BANK BALANCES			TOTAL ASSETS	Total	OUTSTANDING
					CASH IN HAND	BANK BALANCE	SUB TOTAL		Investment	PREMIUM
				0			0	0	0	0
0	84,588,000	56,090,355	19,057,803	159,736,158	0	1,533,883,307	1,533,883,307	5,091,656,977	3,636,012,332	30,882,287
0	651,767,868	141,704,560	214,214,286	1,007,686,714	0	2,268,572,191	2,268,572,191	6,111,846,251	4,129,014,049	69,245,808
0	7,109,985,000	412,940,000	556,955,000	8,079,880,000	0	8,563,605,000	8,563,605,000	27,574,450,000	19,101,574,000	183,200,000
0	1,133,154,000	402,627,000	183,371,000	1,719,152,000	0	3,357,358,000	3,357,358,000	8,159,079,000	4,979,048,000	57,406,000
0	117,016,000	58,757,000	35,012,000	210,785,000	0	3,835,448,000	3,835,448,000	6,007,501,000	4,621,638,000	0
0	135,265,000	624,859,000	65,860,000	825,984,000	0	1,048,755,000	1,048,755,000	4,564,728,000	2,806,567,000	10,575,000
0	177,497,000	15,693,000	107,010,000	300,200,000	0	2,499,685,000	2,499,685,000	5,302,873,000	4,870,991,000	34,111,000
0	0	60,172,891	996,691,073	1,056,863,964	0	541,854,408	541,854,408	12,214,996,218	8,692,710,151	2,465,422,103
0	618,021,000	203,030,000	214,140,000	1,035,191,000	0	3,190,253,000	3,190,253,000	19,815,163,000	17,254,064,000	0
0	1,031,720,000	52,680,000	213,071,000	1,297,471,000	0	2,588,203,000	2,588,203,000	7,293,571,000	5,219,041,000	29,430,000
0	398,213,000	83,546,000	316,582,000	798,341,000	0	2,239,372,000	2,239,372,000	17,976,222,000	16,132,426,000	3,895,000
0	1,235,294,000	653,927,000	948,720,000	2,837,941,000	0	5,273,617,000	5,273,617,000	14,488,600,000	8,277,595,000	23,443,000
0	717,121,000	89,159,000	442,473,000	1,248,753,000	0	3,425,121,000	3,425,121,000	10,977,795,000	7,338,834,000	209,493,000
0	53,285,790	76,613,421	48,467,190	178,366,401	0	3,616,475,438	3,616,475,438	8,668,734,492	8,023,500,786	233,642,685
0	523,745,000	45,335,000	109,457,000	678,537,000	0	313,509,000	313,509,000	4,757,880,000	2,918,498,000	127,363,000
0	155,529,000	324,650,000	52,538,000	532,717,000	0	3,063,513,000	3,063,513,000	6,632,268,000	5,925,457,000	13,434,000
0	2,814,046,000	174,983,000	71,216,000	3,060,245,000	0	3,259,626,000	3,259,626,000	11,893,947,000	7,457,629,000	1,092,000
0	789,038,000	19,494,000	160,808,000	969,340,000	0	2,269,466,000	2,269,466,000	6,387,240,000	4,129,125,000	13,577,000
0	1,745,574,000	1,133,203,000	1,168,845,000	4,047,622,000	0	5,617,944,000	5,617,944,000	18,548,182,000	13,011,571,000	32,833,000
0	2,011,841,000	158,710,000	568,819,000	2,739,370,000	0	2,236,083,000	2,236,083,000	8,492,846,000	4,806,327,000	57,551,000
0	1,315,944,000	130,963,000	430,303,000	1,877,210,000	0	3,480,170,000	3,480,170,000	9,766,320,000	5,474,761,000	20,088,000
0	607,664,000	32,469,000	155,391,000	795,524,000	0	701,236,000	701,236,000	7,721,387,000	4,662,925,000	32,646,000
0	917,464,000	79,891,000	82,137,000	1,079,492,000	0	1,218,111,000	1,218,111,000	4,823,216,000	3,310,614,000	16,652,000
0	15,560,000	1,730,810,000	0	1,746,370,000	0	66,792,000	66,792,000	11,103,559,000	6,777,099,000	14,045,000
0	1,129,900,000	629,422,000	49,151,000	1,808,473,000	0	1,970,779,000	1,970,779,000	12,045,374,000	8,831,872,000	53,658,000
0	372,041,000	162,264,000	116,152,000	650,457,000	0	3,748,359,000	3,748,359,000	10,546,122,000	6,503,006,000	1,018,788,000
0	1,900,421,000	929,530,000	586,349,000	3,416,300,000	0	4,053,866,000	4,053,866,000	22,651,897,000	18,282,921,000	33,006,000
0	27,761,694,658	8,483,523,227	7,912,790,352	44,158,008,237	0	75,981,656,344	75,981,656,344	289,617,453,938	207,174,820,318	4,785,478,883

2014 ANNUAL BSHEET (GEN. BUSINESS) - LIABILITES

S/NO	NAMES OF COY	ISSUED & PAID UP	SHARE PREM. A/C	RESERVES			SUB. TOTAL	AMT. DUE TO INSURANCE	AMT. DUE TO REINS.
				CONTINGENCY RESERV.	CAPITAL RESERV.	OTHER RESERV.			
1	ALLIANCE & GEN INS CO LTD						-		
2	ANCHOR INS CO LTD	2,245,000,000.00	475,200,000.00	598,471,396.00	-	1,071,350,083.00	4,390,021,479.00	-	-
3	CONSOLIDATED HALLMARK PLC	3,000,000,000.00	-	882,516,340.00	-	67,717,463.00	3,814,798,877.00	-	-
4	CUSTODIAN AND ALLIED INS PLC	3,500,000,000.00	84,607,000.00	4,115,639,000.00	-	2,794,080,000.00	10,494,326,000.00	-	-
5	EQUITY ASSURANCE CO PLC	4,423,649,000.00	1,105,193,000.00	657,444,000.00	-	2,759,430,000.00	3,426,856,000.00	-	-
6	FIN INSURANCE PLC	3,300,000,000.00	93,878,000.00	380,249,000.00	-	1,009,383,000.00	4,783,510,000.00	-	-
7	GUINEA INSURANCE PLC	3,070,000,000.00	337,545,000.00	339,191,000.00	-	850,308,000.00	2,896,428,000.00	-	-
8	KBL INSURANCE LTD phb insurance	3,586,051,000.00	-	740,868,000.00	-	400,276,000.00	3,926,643,000.00	-	-
9	INT ENERGY INS CO LTD	3,210,213,725.00	963,096,990.00	991,278,459.00	262,587,332.00	5,503,223,528.00	10,930,400,034.00	-	297,000,000.00
10	WAPIC INSURANCE PLC	6,691,369,000.00	6,194,983,000.00	1,232,784,000.00	-	271,938,000.00	14,391,074,000.00	-	-
11	LAW UNION AND ROCK INS PLC	1,718,665,000.00	1,363,034,000.00	1,003,339,000.00	-	97,381,000.00	4,182,419,000.00	-	-
12	LINKAGE ASSURANCE PLC	3,999,396,000.00	729,044,000.00	803,712,000.00	-	10,055,537,000.00	15,587,689,000.00	-	-
13	MUTUAL BENEFIT ASS PLC	4,000,000,000.00	250,000.00	1,665,665,000.00	-	116,766,000.00	5,548,649,000.00	-	-
14	NEM INSURANCE CO PLC	2,640,251,000.00	272,551,000.00	1,966,395,000.00	-	1,021,513,000.00	5,900,710,000.00	-	-
15	NIG AGRIC INS CORPORATION	2,500,000,000.00	-	771,946,761.00	-	4,492,235,598.00	7,764,182,359.00	-	-
16	OASIS INSURANCE PLC	3,251,753,000.00	410,961,000.00	364,764,000.00	-	672,083,000.00	3,355,395,000.00	-	-
17	OLDMUTUAL GEN INS CO LTD	3,000,000,000.00	100,000,000.00	150,000,000.00	-	1,441,567,000.00	4,691,567,000.00	-	-
18	PRESTIGE ASSURANCE PLC	1,254,157,000.00	1,148,244,000.00	1,607,409,000.00	-	566,420,000.00	4,576,230,000.00	-	-
19	REGENCY INS CO LTD	3,334,375,000.00	-	813,980,000.00	-	262,671,000.00	4,411,026,000.00	-	-
20	ROYAL EXCHANGE ASS NIG PLC	4,366,667,000.00	802,737,000.00	1,081,952,000.00	-	928,370,000.00	7,179,726,000.00	-	-
21	SOVERIGN TRUST INS PLC	3,435,879,000.00	116,843,000.00	1,671,228,000.00	-	1,063,095,000.00	4,160,855,000.00	-	-
22	STACO INSURANCE PLC	3,070,544,000.00	434,164,000.00	1,604,858,000.00	-	1,912,057,000.00	3,197,509,000.00	-	-
23	STANDARD ALLIANCE INS PLC	5,996,587,000.00	7,667,475,000.00	1,243,423,000.00	-	11,490,003,000.00	3,417,482,000.00	-	-
24	STERLING ASS NIG LTD	4,034,857,000.00	70,393,000.00	716,085,000.00	-	1,557,971,000.00	3,263,364,000.00	-	-
25	THE UNIVERSAL INS CO LTD	8,000,000,000.00	825,018,000.00	233,088,000.00	-	516,233,000.00	8,541,873,000.00	-	-
26	UNITRUST INS CO LTD	3,300,000,000.00	-	1,640,494,000.00	-	2,166,699,000.00	7,107,193,000.00	-	-
27	UNITYKAPITAL ASSURANCE PLC	6,933,333,000.00	663,600,000.00	543,715,000.00	-	1,054,006,000.00	9,194,654,000.00	-	-
28	ZENITH GEN INS CO LTD	1,450,000,000.00	4,138,423,000.00	2,045,846,000.00	-	6,713,726,000.00	14,347,995,000.00	-	-
	Total	99,312,746,725.00	27,996,739,990.00	29,866,340,956.00	262,587,332.00	18,044,160,746.00	175,482,575,749.00	-	-

CURRENT LIABILITIES						
AMT. DUE TO AGENTS & BROKERS	AMOUNT DUE TO REINS	AMT DUE TO AGENT & BROKERS	AMT. DUE TO POLICY HOLDERS	AMT. DUE TO RELATED COMPANIES	OTHER CREDITORS	SUB TOTAL
-	-	-	-	-	70,325,000.00	70,325,000.00
-	-	-	-	-	179,451,913.00	179,451,913.00
-	-	-	-	-	2,125,363,000.00	2,125,363,000.00
-	-	-	-	-	1,666,100,000.00	1,666,100,000.00
-	-	-	-	-	178,801,000.00	178,801,000.00
-	-	-	-	-	389,875,000.00	389,875,000.00
-	-	-	-	-	178,713,000.00	178,713,000.00
-	-	-	-	1,293,241,380.00	1,590,241,380.00	3,180,482,760.00
-	-	-	-	-	3,060,093,000.00	3,060,093,000.00
-	-	-	-	-	575,530,000.00	575,530,000.00
-	-	-	-	-	493,978,000.00	493,978,000.00
-	-	-	-	-	1,091,098,000.00	1,091,098,000.00
-	-	-	-	-	151,503,000.00	151,503,000.00
-	-	-	-	-	77,258,669.00	77,258,669.00
-	-	-	-	-	234,185,000.00	234,185,000.00
-	-	-	-	-	470,643,000.00	470,643,000.00
-	-	-	-	-	1,093,531,000.00	1,093,531,000.00
-	-	-	-	-	43,405,000.00	43,405,000.00
-	-	-	-	-	5,137,449,000.00	5,137,449,000.00
-	-	-	-	-	987,717,000.00	987,717,000.00
-	-	-	-	-	1,814,704,000.00	1,814,704,000.00
-	-	-	-	-	790,211,000.00	790,211,000.00
-	-	-	-	-	87,973,000.00	87,973,000.00
16,484,000.00	-	-	-	-	1,737,516,000.00	1,754,000,000.00
-	-	-	-	-	1,432,212,000.00	1,432,212,000.00
-	-	-	-	-	282,075,000.00	282,075,000.00
-	-	-	-	-	1,869,289,000.00	1,869,289,000.00
16,484,000.00	-	-	-	1,293,241,380.00	27,809,240,962.00	29,415,966,342.00

CAPITAL	Equity	Total Reserve
-	-	-
2,720,200,000.00	4,390,021,479.00	1,669,821,479.00
3,000,000,000.00	3,814,798,877.00	814,798,877.00
3,584,607,000.00	10,494,326,000.00	6,909,719,000.00
5,528,842,000.00	3,426,856,000.00	- 2,101,986,000.00
3,393,878,000.00	4,783,510,000.00	1,389,632,000.00
3,407,545,000.00	2,896,428,000.00	- 511,117,000.00
3,586,051,000.00	3,926,643,000.00	340,592,000.00
4,173,310,715.00	10,930,400,034.00	6,757,089,319.00
12,886,352,000.00	14,391,074,000.00	1,504,722,000.00
3,081,699,000.00	4,182,419,000.00	1,100,720,000.00
4,728,440,000.00	15,587,689,000.00	10,859,249,000.00
3,999,750,000.00	5,548,649,000.00	1,548,899,000.00
2,912,802,000.00	5,900,710,000.00	2,987,908,000.00
2,500,000,000.00	7,764,182,359.00	5,264,182,359.00
3,662,714,000.00	3,355,395,000.00	- 307,319,000.00
3,100,000,000.00	4,691,567,000.00	1,591,567,000.00
2,402,401,000.00	4,576,230,000.00	2,173,829,000.00
3,334,375,000.00	4,411,026,000.00	1,076,651,000.00
5,169,404,000.00	7,179,726,000.00	2,010,322,000.00
3,552,722,000.00	4,160,855,000.00	608,133,000.00
3,504,708,000.00	3,197,509,000.00	- 307,199,000.00
13,664,062,000.00	3,417,482,000.00	- 10,246,580,000.00
4,105,250,000.00	3,263,364,000.00	- 841,886,000.00
8,825,018,000.00	8,541,873,000.00	- 283,145,000.00
3,300,000,000.00	7,107,193,000.00	3,807,193,000.00
7,596,933,000.00	9,194,654,000.00	1,597,721,000.00
5,588,423,000.00	14,347,995,000.00	8,759,572,000.00
127,309,486,715.00	175,482,575,749.00	48,173,089,034.00

**2014 SUMMARIZED BALANCE SHEET
FOR GENERAL BUSINESS**

ASSETS	2014 annual
FIXED ASSETS	
REAL ESTATE	34,389,966,361
EQUIPMENT	31,736,375,526.00
OTHERS	190,660,000.00
GOOD WILL	1,424,296,974.00
PRELIMINARY EXP	-
OTHERS	147,814,000.00
<i>SUB TOTAL</i>	67,889,112,861.00
OTHER ASSETS	
LOAN TO DIRECTORS	-
LOAN ON REAL ESTATE	-
LOAN TO POLICY HOLDERS	-
OTHERS	-
<i>SUB. TOTAL</i>	-
DEPOSIT RETAINED (BY CEEDING)-INVESTMENT	
STATUTORY DEPOSIT	8,752,652,000.00
GOVT. BONDS	-
LISTED ORD. SHARE	4,362,193,708.00
UNLISTED ORD. SHARE	4,044,849,000.00
LISTED DEBENTURE	-
UNLISTED DEBENTURE	-
SHORT TERM INVESTMENT	61,762,612,642.00
<i>SUB. TOTAL</i>	78,922,307,350.00
OTHER INVESTMENTS	
SHARES IN RELATED COMPANIES	15,696,324,000.00
LOANS TO RELATED COMPANIES	-
OTHERS	2,184,566,263.00
<i>SUBTOTAL</i>	17,880,890,263.00
CURRENT ASSETS	
(OUTSTANDING PREMIUM DUE FROM)	
RELATED COMPANIES	1,085,267,414.00
DIRECTORS	-
COMPANY STAFF	167,722,445.00
AGENTS & BROKERS	3,532,489,024.00
INDIVIDUALS	-

OTHERS	-
<i>SUB. TOTAL</i>	4,785,478,883.00
AMT. DUE FROM INSURERS	-
AMT. DUE FROM REINSURERS	27,761,694,658.00
INT., DIV., AND RENTS RECEIVABLES	8,483,523,227.00
SUNDRY DEBTORS	7,912,790,352.00
<i>SUB TOTAL</i>	44,158,008,237.00
CASH & BANK BALANCES	
CASH IN HAND	-
BANK BALANCE	75,981,656,344.00
<i>SUB TOTAL</i>	75,981,656,344.00
TOTAL ASSETS	289,617,453,938.00

LIABILITIES

SHAREHOLDERS FUND & LIABILITIES	2014 annual
ISSUED & PAID UP	99,312,746,725.00
SHARE PREM. A/C	27,996,739,990.00
RESERVES	
CONTINGENCY RESERV.	29,866,340,956.00
CAPITAL RESERV.	262,587,332.00
OTHER RESERV.	18,044,160,746.00
<i>SUB. TOTAL</i>	175,482,575,749.00
<i>CURRENT LIABILITIES</i>	
AMT. DUE TO INSURANCE	-
AMT. DUE TO REINS.	-
AMT. DUE TO AGENTS & BROKERS	-
AMT. DUE TO POLICY HOLDERS	-
AMT. DUE TO RELATED COMPANIES	1,293,241,380.00
OTHER CREDITORS	27,809,240,962.00
<i>SUB TOTAL</i>	29,102,482,342.00
INS. FUNDS	68,686,177,822.00
O/S CLAIMS	-
D/ADMIN FUUDS	-
<i>SUB. TOTAL</i>	68,686,177,822.00
<i>SHORTERM BORROWING</i>	
SECURED	3,657,501,026.00
UNSECURED	-
<i>SUB. TOTAL</i>	3,657,501,026.00
<i>LONG TERM BORROWING</i>	
SECURED	-
UNSECURED	-
TAXATION	4,992,321,773.00
<i>SUB. TOTAL</i>	4,992,321,773.00
OTHER LIABILITIES	8,973,152,606.00
BAL. OF PRO & LOSS APP. A/C	-
TOTAL LIABILITIES	289,617,453,938.00

**CONSOLIDATED BALANCE SHEET
FOR LIFE BUSINESS**

ASSETS	2014 (annual)
FIXED ASSETS	
REAL ESTATE	24,940,561,000.00
EQUIPMENT	8,788,602,000.00
OTHERS	303,825,000.00
GOOD WILL	128,749,000.00
PRELIMINARY EXP	-
OTHERS	78,272,000.00
<i>SUB TOTAL</i>	34,240,009,000.00
OTHER ASSETS	
LOAN TO DIRECTORS	-
LOAN ON REAL ESTATE	-
LOAN TO POLICY HOLDERS	2,754,000.00
OTHERS	-
<i>SUB. TOTAL</i>	2,754,000.00
DEPOSIT RETAINED (BY CEEDING)	
STATUTORY DEPOSIT	2,668,347,000.00
GOVT. BONDS	-
LISTED ORD. SHARE	1,843,974,000.00
UNLISTED ORD. SHARE	457,865,000.00
LISTED DEBENTURE	-
UNLISTED DEBENTURE	-
SHORT TERM INVESTMENT	44,240,615,000.00
<i>SUB. TOTAL</i>	49,210,801,000.00
OTHER INVESTMENTS	
SHARES IN RELATED COMPANIES	5,935,131,000.00
LOANS TO RELATED COMPANIES	977,471,000.00
OTHERS	3,097,464,000.00
<i>SUBTOTAL</i>	10,010,066,000.00
CURRENT ASSETS	
(OUTSTANDING PREMIUM DUE FORM)	
RELATED COMPANIES	-
DIRECTORS	-

COMPANY STAFF	-
AGENTS & BROKERS	441,254,000.00
INDIVIDUALS	-
OTHERS	53,024,000.00
<i>SUB. TOTAL</i>	494,278,000.00
AMT. DUE FROM INSURERS	-
AMT. DUE FROM REINSURERS	3,394,188,000.00
INT., DIV., AND RENTS RECEIVABLES	3,104,334,000.00
SUNDRY DEBTORS	798,022,000.00
<i>SUB TOTAL</i>	7,296,544,000.00
CASH & BANK BALANCES	
CASH IN HAND	-
BANK BALANCE	25,977,191,000.00
<i>SUB TOTAL</i>	25,977,191,000.00
TOTAL ASSETS	127,231,643,000.00

LIABILITIES

LIABILITIES	2014 (annual)
ISSUED & PAID UP	34,667,823,000.00
SHARE PREM. A/C	22,551,356,000.00
RESERVES	
CONTINGENCY RESERV.	3,026,706,000.00
CAPITAL RESERV.	-
OTHER RESERV.	- 17,756,594,000.00
<i>SUB. TOTAL</i>	42,489,291,000.00
<i>CURRENT LIABILITIES</i>	
AMT. DUE TO INSURANCE	-
AMT. DUE TO REINS.	14,380,000.00
AMT. DUE TO AGENTS & BROKERS	-
AMT. DUE TO POLICY HOLDERS	-
AMT. DUE TO RELATED COMPANIES	-
OTHER CREDITORS	11,816,342,000.00
SUB TOTAL	11,830,722,000.00

INS. FUNDS	33,241,098,000.00
O/S CLAIMS	196,978,000.00
D/ADMIN FUNDS	35,492,003,000.00
<i>SUB. TOTAL</i>	68,930,079,000.00
<i>SHORTERM BORROWING</i>	
SECURED	133,848,000.00
UNSECURED	-
<i>SUB. TOTAL</i>	133,848,000.00
<i>LONG TERM BORROWING</i>	
SECURED	-
UNSECURED	441,194,000.00
<i>TAXATION</i>	1,151,209,000.00
<i>SUB. TOTAL</i>	1,592,403,000.00
OTHER LIABILITIES	2,255,300,000.00
BAL. OF PRO & LOSS APP. A/C	-
<u>TOTAL LIABILITIES</u>	127,231,643,000.00

2014 annual BALANCE SHEET (LIFE) ASSETS

	NAME OF COMPANIES	FIXED ASSETS						OTHER ASSETS					STATUTORY DEPOSIT	
		REAL ESTATE	EQUIPMENT	OTHERS	GOOD WILL	PRELIMINARY EXP	OTHERS	SUB TOTAL	LOAN TO DIRECTORS	LOAN ON REAL ESTATE	LOAN TO POLICY HOLDERS	OTHERS		SUB. TOTAL
1	AFRICAN ALLIANCE INS CO	6,042,924,000	4,174,162,000	-	29,958,000	-	28,015,000	10,275,059,000	-	-	-	-	-	218,347,000
2	ALLIANCE & GEN INS CO LTD							-					-	
3	CAPITAL EXPRESS ASSURANCE	2,087,508,000	700,835,000	-	-	-	-	2,788,343,000	-	-	-	-	-	215,000,000
4	CUSTODIAN LIFE ASSURANCE LTD	1,206,511,000	1,785,906,000	-	17,131,000	-	-	3,009,548,000	-	-	-	-	-	200,000,000
5	ARM LIFE PLC	1,709,502,000	244,363,000	-	-	-	-	1,953,865,000	-	-	-	-	-	200,000,000
6	FBN LIFE ASSURANCE	-	657,760,000.00	-	34,560,000.00	-	-	692,320,000	-	-	-	-	-	200,000,000.00
7	WAPIC LIFE ASSURANCE PLC	35,000,000	41,967,000	163,825,000	120,000	-	-	240,912,000	-	-	-	-	-	200,000,000
8	MUTUAL BENEFITS LIFE ASS LTD	6,937,764,000	498,910,000	140,000,000	8,809,000	-	16,074,000	7,601,557,000	-	-	-	-	-	200,000,000
9	OLD MUTUAL NIG LIFE ASSU CO	1,146,115,000	282,500,000	-	1,654,000	-	-	1,430,269,000	-	-	-	-	-	200,000,000
10	ROYAL EXCHANGE PRUD LIFE PLC	3,874,649,000	172,825,000	-	2,748,000	-	-	4,050,222,000	-	-	-	-	-	215,000,000
11	STANDARD ALLI LIFE ASS CO LTD	1,825,563,000	149,563,000	-	22,139,000	-	-	1,997,265,000	-	-	-	-	-	200,000,000
12	UBA METROPOLITAN	-	57,698,000	-	3,081,000	-	-	60,779,000	-	-	-	-	-	200,000,000
13	UNIC INSURANCE PLC	75,025,000	15,274,000	-	-	-	34,183,000	124,482,000	-	-	2,754,000	-	2,754,000	220,000,000
14	ZENITH LIFE INS CO LTD	-	6,839,000.00	-	8,549,000.00	-	-	15,388,000	-	-	-	-	-	200,000,000.00
	Total	24,940,561,000	8,788,602,000	303,825,000	128,749,000	-	78,272,000	34,240,009,000	-	-	2,754,000	-	2,754,000	2,668,347,000

CURRENT ASSETS(O/S PREMIUM DUE FORM)							AMT. DUE FROM INSURERS	AMT. DUE FROM REINSURERS	INT., DIV., AND RENTS RECEIVABLES	SUNDRY DEBTORS	SUB TOTAL	CASH & BANK BALANCES			TOTAL ASSETS
OUTSTANDING PREMIUN DUE FROM												CASH IN HAND	BANK BALANCE	SUB TOTAL	
RELATED COMPANIES	DIRECTORS	COMPANY STAFF	AGENTS & BROKERS	INDIVIDUALS	OTHERS	SUB. TOTAL									
-	-	-	54,181,000	-	-	54,181,000	-	16,733,000	324,113,000	173,000	341,019,000	-	1,707,104,000	1,707,104,000	19,504,635,000
-	-	-	23,703,000	-	-	23,703,000	-	89,420,000	832,497,000	16,632,000	938,549,000	-	610,256,000	610,256,000	5,449,127,000
-	-	-	8,279,000	-	-	8,279,000	-	650,751,000	231,157,000	53,868,000	935,776,000	-	4,630,025,000	4,630,025,000	11,762,637,000
-	-	-	59,577,000	-	-	59,577,000	-	177,031,000	170,861,000	27,495,000	375,387,000	-	2,278,022,000	2,278,022,000	7,887,380,000
-	-	-	45,546,000.00	-	-	45,546,000	-	527,836,000	1,913,000	8,406,000	538,155,000	-	407,094,000	407,094,000	15,454,829,000
-	-	-	2,699,000	-	-	2,699,000	-	22,004,000	118,633,000	6,705,000	147,342,000	-	1,968,915,000	1,968,915,000	4,463,181,000
-	-	-	-	-	-	-	-	327,508,000	374,340,000	458,452,000	1,160,300,000	-	7,513,647,000	7,513,647,000	28,277,534,000
-	-	-	-	-	-	-	-	387,688,000	359,170,000	-	746,858,000	-	2,901,769,000	2,901,769,000	5,680,841,000
-	-	-	78,633,000	-	-	78,633,000	-	170,687,000	162,650,000	45,956,000	379,293,000	-	391,988,000	391,988,000	6,089,707,000
-	-	-	125,445,000	-	-	125,445,000	-	501,039,000	93,271,000	29,462,000	623,772,000	-	474,449,000	474,449,000	3,721,964,000
-	-	-	9,417,000	-	-	9,417,000	-	217,295,000	39,666,000	-	256,961,000	-	1,650,318,000	1,650,318,000	5,988,749,000
-	-	-	-	-	53,024,000	53,024,000	-	-	392,838,000	150,873,000	543,711,000	-	39,392,000	39,392,000	5,597,160,000
-	-	-	33,774,000.00	-	-	33,774,000	-	306,196,000	3,225,000	-	309,421,000	-	1,404,212,000	1,404,212,000	7,353,899,000
-	-	-	441,254,000	-	53,024,000	494,278,000	-	3,394,188,000	3,104,334,000	798,022,000	7,296,544,000	-	25,977,191,000	25,977,191,000	127,231,643,000

Total	OUSTANDING
Investment	PREMIUM
14,877,300,000	54,181,000
-	-
3,786,040,000	23,703,000
9,015,545,000	8,279,000
7,208,053,000	59,577,000
14,178,808,000	45,546,000
4,107,228,000	2,699,000
26,453,441,000	-
4,649,829,000	-
5,456,208,000	78,633,000
2,801,045,000	125,445,000
5,661,592,000	9,417,000
4,950,968,000	53,024,000
6,995,316,000	33,774,000
110,141,373,000	494,278,000

M BORROWING						
TAXATION	SUB. TOTAL	OTHER LIABILITIES	BAL. OF PRO&LOSS APP. A/C	TOTAL LIABILITIES	CAPITAL	Equity
182,367,000.00	182,367,000.00	566,446,000.00	-	19,504,635,000.00	24,657,633,000.00	6,748,502,000
	-			-	-	0
12,678,000.00	12,678,000.00	32,188,000.00	-	5,449,127,000.00	2,000,000,000.00	2,057,659,000
71,522,000.00	71,522,000.00	763,245,000.00	-	11,762,637,000.00	2,184,717,000.00	4,349,347,000
132,522,000.00	132,522,000.00	174,465,000.00	-	7,887,380,000.00	3,695,275,000.00	2,289,181,000
167,459,000.00	167,459,000.00	33,497,000.00	-	15,454,829,000.00	3,480,000,000.00	4,245,602,000
101,984,000.00	101,984,000.00	-	-	4,463,181,000.00	2,700,000,000.00	2,492,686,000
179,552,000.00	179,552,000.00	20,221,000.00	-	28,277,534,000.00	2,000,000,000.00	3,136,446,000
32,262,000.00	32,262,000.00	27,611,000.00	-	5,680,841,000.00	2,400,000,000.00	3,030,803,000
11,108,000.00	11,108,000.00	21,052,000.00	-	6,089,707,000.00	2,565,833,000.00	3,165,713,000
15,522,000.00	15,522,000.00	485,582,000.00	-	3,721,964,000.00	3,871,656,000.00	720,918,000
19,380,000.00	19,380,000.00	-	-	5,988,749,000.00	3,494,862,000.00	3,349,129,000
36,815,000.00	478,009,000.00	130,021,000.00	-	5,597,160,000.00	2,169,203,000.00	2,545,306,000
188,038,000.00	188,038,000.00	972,000.00	-	7,353,899,000.00	2,000,000,000.00	4,357,999,000
1,151,209,000.00	1,592,403,000.00	2,255,300,000.00	-	127,231,643,000.00	57,219,179,000.00	42,489,291,000.00

Reserves	
-	17,909,131,000.00
	-
	57,659,000.00
	2,164,630,000.00
-	1,406,094,000.00
	765,602,000.00
-	207,314,000.00
	1,136,446,000.00
	630,803,000.00
	599,880,000.00
-	3,150,738,000.00
-	145,733,000.00
	376,103,000.00
	2,357,999,000.00
-	14,729,888,000.00

2014 GENERAL BUSINESS MARKET RATIO ANALYSIS - BALANCE SHEET

NAME OF COMPANIES	Assets												
	Total Assets	O/S Premium	O/S Premium on Assets (%)	Total Investment	Investment on assets(%)	Total Equity	Total Capital	Net Premium	Capital Adequacy NP/Capital	Cap/Tassets(%)	Total Reserve	Treserves/Tcapital (%)	Quality Equities/Tassets(%)
1 ALLIANCE & GENERAL INS PLC	-	-	-	-	-	0	-	-	-	-	-	-	-
2 ANCHOR INSURANCE CO LTD	5,091,656,977	30,882,287	0.6	3,636,012,332	71.4	4,390,021,479	2,720,200,000	1,630,440,000	59.9	53.4	1,669,821,479	61.4	86.2
3 CONSOLIDATED HALLMARK PLC	6,111,846,251	69,245,808	1.1	4,129,014,049	67.6	3,814,798,877	3,000,000,000	2,465,193,657	82.2	49.1	814,798,877	27.2	62.4
4 CUSTODIAN AND ALLIED INS PLC	27,574,450,000	183,200,000	0.7	19,101,574,000	69.3	10,494,326,000	3,584,607,000	6,508,871,000	181.6	13.0	6,909,719,000	192.8	38.1
5 EQUITY ASSURANCE CO PLC	8,159,079,000	57,406,000	0.7	4,979,048,000	61.0	3,426,856,000	5,528,842,000	2,619,630,000	47.4	67.8	-2,101,986,000	-38.0	42.0
6 FIN INSURANCE PLC	6,007,501,000	-	0.0	4,621,638,000	76.9	4,783,510,000	3,393,878,000	759,162,000	22.4	56.5	1,389,632,000	40.9	79.6
7 GUINEA INSURANCE	4,564,728,000	10,575,000	0.2	2,806,567,000	61.5	2,896,428,000	3,407,545,000	617,605,000	18.1	74.6	-511,117,000	-15.0	63.5
8 KBL INSURANCE LTD phb ins.	5,302,873,000	34,111,000	0.6	4,870,991,000	91.9	3,926,643,000	3,586,051,000	1,421,331,000	39.6	67.6	340,592,000	9.5	74.0
9 INT ENERGY INS CO LTD	12,214,996,218	2,465,422,103	20.2	8,692,710,151	71.2	10,930,400,034	4,173,310,715	5,199,091,664	124.6	34.2	6,757,089,319	161.9	89.5
10 WAPIC INSURANCE PLC	19,815,163,000	-	0.0	17,254,064,000	87.1	14,391,074,000	12,886,352,000	1,868,901,000	14.5	65.0	1,504,722,000	11.7	72.6
11 LAW UNION AND ROCK INS PLC	7,293,571,000	29,430,000	0.4	5,219,041,000	71.6	4,182,419,000	3,081,699,000	2,924,633,000	94.9	42.3	1,100,720,000	35.7	57.3
12 LINKAGE ASSURANCE PLC	17,976,222,000	3,895,000	0.0	16,132,426,000	89.7	15,587,689,000	4,728,440,000	2,120,062,000	44.8	26.3	10,859,249,000	229.7	86.7
13 MUTUAL BENEFIT ASS PLC	14,488,600,000	23,443,000	0.2	8,277,595,000	57.1	5,548,649,000	3,999,750,000	5,276,294,000	131.9	27.6	1,548,899,000	38.7	38.3
14 NEM INSURANCE PLC	10,977,795,000	209,493,000	1.9	7,338,834,000	66.9	5,900,710,000	2,912,802,000	8,362,620,032	287.1	26.5	2,987,908,000	102.6	53.8
15 NIG. AGRIC INS COPR.	8,668,734,492	233,642,685	2.7	8,023,500,786	92.6	7,764,182,359	2,500,000,000	967,784,964	38.7	28.8	5,264,182,359	210.6	89.6
16 OASIS INSURANCE PLC	4,757,880,000	127,363,000	2.7	2,918,498,000	61.3	3,355,395,000	3,662,714,000	1,100,474,000	30.0	77.0	-307,319,000	-8.4	70.5
17 OLD MUTUAL GEN INS CO LTD	6,632,268,000	13,434,000	0.2	5,925,457,000	89.3	4,691,567,000	3,100,000,000	1,234,923,109	39.8	46.7	1,591,567,000	51.3	70.7
18 PRESTIGE ASSURANCE PLC	11,893,947,000	1,092,000	0.0	7,457,629,000	62.7	4,576,230,000	2,402,401,000	1,328,060,000	55.3	20.2	2,173,829,000	90.5	38.5
19 REGENCY ALLIANCE INS PLC	6,387,240,000	13,577,000	0.2	4,129,125,000	64.6	4,411,026,000	3,334,375,000	2,152,095,000	64.5	52.2	1,076,651,000	32.3	69.1
20 ROYAL EXCHANGE ASS NIG PLC	18,548,182,000	32,833,000	0.2	13,011,571,000	70.2	7,179,726,000	5,169,404,000	4,554,784,000	88.1	27.9	2,010,322,000	38.9	38.7
21 SOVERIGN TRUST INS PLC	8,492,846,000	57,551,000	0.7	4,806,327,000	56.6	4,160,855,000	3,552,722,000	7,124,379,000	200.5	41.8	608,133,000	17.1	49.0
22 STACO INSURANCE PLC	9,766,320,000	20,088,000	0.2	5,474,761,000	56.1	3,197,509,000	3,504,708,000	4,426,395,000	126.3	35.9	-307,199,000	-8.8	32.7
23 STANDARD ALLIANCE INS PLC	7,721,387,000	32,646,000	0.4	4,662,925,000	60.4	3,417,482,000	13,664,062,000	3,966,740,000	29.0	177.0	-10,246,580,000	-75.0	44.3
24 STERLING ASS NIG LTD	4,823,216,000	16,652,000	0.3	3,310,614,000	68.6	3,263,364,000	4,105,250,000	1,942,695,000	47.3	85.1	-841,886,000	-20.5	67.7
25 THE UNIVERSAL INS CO LTD	11,103,559,000	14,045,000	0.1	6,777,099,000	61.0	8,541,873,000	8,825,018,000	403,359,000	4.6	79.5	-283,145,000	-3.2	76.9
26 UNITRUST INS CO LTD	12,045,374,000	53,658,000	0.4	8,831,872,000	73.3	7,107,193,000	3,300,000,000	1,733,697,000	52.5	27.4	3,807,193,000	115.4	59.0
27 UNITYKAPITAL ASS PLC	10,546,122,000	1,018,788,000	9.7	6,503,006,000	61.7	9,194,654,000	7,596,933,000	2,509,210,000	33.0	72.0	1,597,721,000	21.0	87.2
28 ZENITH GEN INS CO LTD	22,651,897,000	33,006,000	0.1	18,282,921,000	80.7	14,347,995,000	5,588,423,000	4,423,786,000	79.2	24.7	8,759,572,000	156.7	63.3
Total	289,617,453,938	4,785,478,883	1.7	207,174,820,318	71.5	175,482,575,749	127,309,486,715	79,642,216,426	62.6	44.0	48,173,089,034	37.8	60.6

2014 MARKET RATIO ANALYSIS ON LIFE BALANCE SHEET

NAME OF COMPANIES	Total Assets	O/S Premium	O/S Premium on Assets (%)	Total Investment	Investment	Equity	Total	Net	Capital Adequacy		Total	Treserves/Tcapital	Assets
					on assets(%)		Capital	Premium	NP/Capital	Cap/Tassets(%)	Reserve	(%)	Quality
1 AFRICAN ALLIANCE INS CO	19,504,635,000	54181000	0.3	14,877,300,000	76.3	6,748,502,000	24,657,633,000	5,543,756,000	22.5	126.4	-17,909,131,000	-72.6	34.6
2 ALLIANCE & GEN INS CO LTD	0	0	0	0	0	0	0	0	0	0	0	0	0
3 CAPITAL EXPRESS ASSURANCE	5,449,127,000	23,703,000	0.4	3,786,040,000	69.5	2,057,659,000	2,000,000,000	2,827,510,000	141.4	36.7	57,659,000	2.9	37.8
4 CUSTODIAN LIFE ASSURANCE LTD	11,762,637,000	8,279,000	0.1	9,015,545,000	76.6	4,349,347,000	2,184,717,000	2,210,571,000	101.2	18.6	2,164,630,000	99.1	37.0
5 ARM LIFE PLC	7,887,380,000	59,577,000	0.8	7,208,053,000	91.4	2,289,181,000	3,695,275,000	2,472,679,000	66.9	46.9	-1,406,094,000	-38.1	29.0
6 FBN LIFE ASSURANCE	15,454,829,000	45,546,000	0.3	14,178,808,000	91.7	4,245,602,000	3,480,000,000	6,835,965,000	196.4	22.5	765,602,000	22.0	27.5
7 WAPIC LIFE ASSURANCE PLC	4,463,181,000	2,699,000	0.1	4,107,228,000	92.0	2,492,686,000	2,700,000,000	545,882,000	20.2	60.5	-207,314,000	-7.7	55.8
8 MUTUAL BENEFITS LIFE ASS LTD	28,277,534,000	0	0.0	26,453,441,000	93.5	3,136,446,000	2,000,000,000	3,702,466,000	185.1	7.1	1,136,446,000	56.8	11.1
9 OLD MUTUAL NIG LIFE ASSU CO	5,680,841,000	0	0.0	4,649,829,000	81.9	3,030,803,000	2,400,000,000	473,770,000	19.7	42.2	630,803,000	26.3	53.4
10 ROYAL EXCHANGE PRUD LIFE PLC	6,089,707,000	78,633,000	1.3	5,456,208,000	89.6	3,165,713,000	2,565,833,000	2,302,897,000	89.8	42.1	599,880,000	23.4	52.0
11 STANDARD ALLI LIFE ASS CO LTD	3,721,964,000	125,445,000	3.4	2,801,045,000	75.3	720,918,000	3,871,656,000	1,834,110,000	47.4	104.0	-3,150,738,000	-81.4	19.4
12 UBA METROPOLITAN	5,988,749,000	9,417,000	0.2	5,661,592,000	94.5	3,349,129,000	3,494,862,000	1,618,407,000	46.3	58.4	-145,733,000	-4.2	55.9
13 UNIC INSURANCE PLC	5,597,160,000	53,024,000	0.9	4,950,968,000	88.5	2,545,306,000	2,169,203,000	102,528,000	4.7	38.8	376,103,000	17.3	45.5
14 ZENITH LIFE INS CO LTD	7,353,899,000	33,774,000	0.5	6,995,316,000	95.1	4,357,999,000	2,000,000,000	1,816,958,000	90.8	27.2	2,357,999,000	117.9	59.3
Total	127,231,643,000	494,278,000	0.4	110,141,373,000	86.6	42,489,291,000	57,219,179,000	32,287,499,000	56.4	45.0	-14,729,888,000	-25.7	33.4

**2014 SUMMARIZED BALANCE SHEET
FOR COMPOSITE BUSINESS**

ASSETS	2014 annual
FIXED ASSETS	
REAL ESTATE	66,819,189,978
EQUIPMENT	18,258,223,024
OTHERS	3,730,163,655
GOOD WILL	1,399,568,000
PRELIMINARY EXP	-
OTHERS	604,793,000
<i>SUB TOTAL</i>	90,811,937,657.00
OTHER ASSETS	
LOAN TO DIRECTORS	-
LOAN ON REAL ESTATE	-
LOAN TO POLICY HOLDERS	-
OTHERS	-
<i>SUB. TOTAL</i>	-
DEPOSIT RETAINED (BY CEEDING)-INVESTMENT	
STATUTORY DEPOSIT	7,565,000,000
GOVT. BONDS	401,731,809
LISTED ORD. SHARE	14,782,473,603
UNLISTED ORD. SHARE	46,446,714,292
LISTED DEBENTURE	712,501
UNLISTED DEBENTURE	3,920,405
SHORT TERM INVESTMENT	91,079,373,857
<i>SUB. TOTAL</i>	160,279,926,467.00
OTHER INVESTMENTS	
SHARES IN RELATED COMPANIES	21,255,533,644
LOANS TO RELATED COMPANIES	-
OTHERS	2,093,747,102
<i>SUBTOTAL</i>	23,349,280,746.00
CURRENT ASSETS	
(OUTSTANDING PREMIUM DUE FROM)	
RELATED COMPANIES	788,209,000
DIRECTORS	-
COMPANY STAFF	-
AGENTS & BROKERS	6,596,897,000
INDIVIDUALS	-
OTHERS	7,112,000

	<i>SUB. TOTAL</i>	7,392,218,000.00
AMT. DUE FROM INSURERS		14,364,555,859
AMT. DUE FROM REINSURERS		33,924,061,000
INT., DIV., AND RENTS RECEIVABLES		6,225,322,000
SUNDRY DEBTORS		8,906,049,083
	<i>SUB TOTAL</i>	63,419,987,942.00
CASH & BANK BALANCES		
CASH IN HAND		-
BANK BALANCE		53,051,192,758
	<i>SUB TOTAL</i>	53,051,192,758.00
TOTAL ASSETS		418,128,816,570

LIABILITIES

SHAREHOLDERS FUND & LIABILITIES	2014 annual
ISSUED & PAID UP	55,146,736,000
SHARE PREM. A/C	52,864,123,333
RESERVES	
CONTINGENCY RESERV.	24,853,332,407
CAPITAL RESERV.	4,025,189,000
OTHER RESERV.	10,166,941,509
	<i>SUB. TOTAL</i>
	147,056,322,249.00
CURRENT LIABILITIES	
AMT. DUE TO INSURANCE	2,177,066,098
AMT. DUE TO REINS.	-
AMT. DUE TO AGENTS & BROKERS	-
AMT. DUE TO POLICY HOLDERS	23,696,431
AMT. DUE TO RELATED COMPANIES	1,834,386,959
OTHER CREDITORS	26,425,903,504
	<i>SUB TOTAL</i>
	30,461,052,992.00
INS. FUNDS	152,037,260,142
O/S CLAIMS	2,769,659,035
D/ADMIN FUUDS	19,160,431,965
	<i>SUB. TOTAL</i>
	173,967,351,142.00
SHORTERM BORROWING	
SECURED	-
UNSECURED	-
	<i>SUB. TOTAL</i>
	-
LONG TERM BORROWING	
SECURED	1,420,520,000
UNSECURED	-
TAXATION	4,963,894,467
	<i>SUB. TOTAL</i>
	6,384,414,467.00
OTHER LIABILITIES	61,656,845,720
BAL. OF PRO & LOSS APP. A/C	-

TOTAL LIABILITIES

418,128,816,570

2014 COMPOSITE AND RE-INSURANCE B/SHEET - ASSETS

	FIXED ASSETS							OTHER ASSETS			
	REAL ESTATE	EQUIPMENT	OTHERS	GOOD WILL	PRELIMINARY EXP	OTHERS	SUB TOTAL	LOAN TO DIRECTORS	LOAN ON REAL ESTATE	LOAN TO POLICY HOLDERS	OTHERS
1 NSIA INSURANCE(adic)	921,896,000	1,681,249,000	0	12,659,000	0	0	2,615,804,000	0	0	0	0
2 AIICO INSURANCE PLC	1,203,000,000	4,988,937,000	0	886,766,000	0	0	7,078,703,000	0	0	0	0
3 CORNERSTONE INSURANCE PLC	1,303,680,000	673,562,000	0	31,027,000	0	0	2,008,269,000	0	0	0	0
4 GOLDLINK INS CO LTD	939,038,000	0	0	0	0	0	939,038,000	0	0	0	0
5 GREAT NIG INS PLC							0	0	0	0	0
6 INDUATRIAL & GEN INS PLC							0	0	0	0	0
7 LASACO ASSURANCE PLC	2,959,206,000	515,716,000	0	7,823,000	0	0	3,482,745,000	0	0	0	0
8 LEADWAY ASSURANCE CO LTD	7,450,000,000	3,627,637,000	0	130,285,000	0	0	11,207,922,000	0	0	0	0
9 MANSARD INSURANCE PLC	0	1,659,857,000	0	80,048,000	0	604,793,000	2,344,698,000	0	0	0	0
10 NICON INSURANCE PLC	19,971,470,978	5,347,024	2,981,302,655	119,836,000	0	0	23,077,956,657	0	0	0	0
11 NIGER INSURANCE PLC	14,498,943,000	1,919,011,000	616,832,000	74,487,000	0	0	17,109,273,000	0	0	0	0
12 UNION ASS CO LTD	1,145,000,000	1,697,267,000	0	45,413,000	0	0	2,887,680,000	0	0	0	0
Sub-Total (Ins. Cos only)	50,392,233,978	16,768,583,024	3,598,134,655	1,388,344,000	0	604,793,000	72,752,088,657	0	0	0	0
1 CONTINENTAL RE INS PLC	2,926,956,000	613,858,000	-	1,214,000	-	-	3,542,028,000	-	-	-	-
2 NIG REINSURANCE CORP	13,500,000,000	875,782,000	132,029,000	10,010,000	-	-	14,517,821,000	-	-	-	-
Sub-Total (Reins. Co. only)	16,426,956,000	1,489,640,000	132,029,000	11,224,000	-	-	18,059,849,000	-	-	-	-
Grand Total (Ins cos. + Reins.)	66,819,189,978	18,258,223,024	3,730,163,655	1,399,568,000	-	604,793,000	90,811,937,657	-	-	-	-

SUB. TOTAL	DEPOSIT RETAINED (BY CEEDING)								OTHER INVESTMENTS			
	STATUTORY DEPOSIT	GOVT. BONDS	LISTED ORD. SHARE	UNLISTED ORD. SHARE	LISTED DEBENTURE	UNLISTED DEBENTURE	SHORT TERM INVESTMENT	SUB. TOTAL	SHARES IN RELATED COMPANIES	LOANS TO RELATED COMPANIES	OTHERS	SUBTOTAL
0	500,000,000	0	228,254,000	0	0	0	2,853,345,000	3,581,599,000	0	0	0	0
0	530,000,000	0	0	0	0	0	37,322,663,000	37,852,663,000	2,133,417,000	0	1,531,097,000	3,664,514,000
0	500,000,000	0	0	0	0	0	6,490,566,000	6,990,566,000	227,131,000	0	175,804,000	402,935,000
0	500,000,000	0	0	0	0	0	55,008,000	555,008,000	0	0	0	0
0	500,000,000	399,708,000	411,652,000	0	0	0	0	1,311,360,000	6,235,966,000	0	380,543,000	6,616,509,000
0	500,000,000	0	0	0	0	0	2,275,607,000	2,775,607,000	0	0	0	0
0	500,000,000	0	0	45,963,678,000	0	0	10,170,690,000	56,634,368,000	541,258,000	0	0	541,258,000
0	500,000,000	0	10,110,668,000	0	0	0	4,706,891,000	15,317,559,000	2,034,326,000	0	0	2,034,326,000
0	500,000,000	2,023,809	3,963,620,603	483,036,292	712,501	3,920,405	13,901,127,857	18,854,441,467	8,287,049,644	0	6,303,102	8,293,352,746
0	500,000,000	0	68,279,000	0	0	0	1,790,853,000	2,359,132,000	73,753,000	0	0	73,753,000
0	500,000,000	0	0	0	0	0	2,120,640,000	2,620,640,000	0	0	0	0
0	5,530,000,000	401,731,809	14,782,473,603	46,446,714,292	712,501	3,920,405	81,687,390,857	148,852,943,467	19,532,900,644	0	2,093,747,102	21,626,647,746
-	1,000,000,000	-	-	-	-	-	7,108,695,000	8,108,695,000	1,722,633,000	-	-	1,722,633,000
-	1,035,000,000	-	-	-	-	-	2,283,288,000	3,318,288,000	-	-	-	-
-	2,035,000,000	-	-	-	-	-	9,391,983,000	11,426,983,000	1,722,633,000	-	-	1,722,633,000
-	-	-	-	-	-	-	-	-	-	-	-	-
-	7,565,000,000	401,731,809	14,782,473,603	46,446,714,292	712,501	3,920,405	91,079,373,857	160,279,926,467	21,255,533,644	-	2,093,747,102	23,349,280,746

CURRENT ASSETS(O/S PREMIUM DUE FORM)							AMT. DUE FROM INSURERS	AMT. DUE FROM REINSURERS	INT., DIV., AND RENTS RECEIVABLES	SUNDRY DEBTORS	SUB TOTAL	CASH & BANK BALANCES			TOTAL ASSETS	Total Investment	o/s premium
OUTSTANDING PREMIUM DUE FROM												CASH IN HAND	BANK BALANCE	SUB TOTAL			
RELATED COMPANIES	DIRECTORS	COMPANY STAFF	AGENTS & BROKERS	INDIVIDUALS	OTHERS	SUB. TOTAL											
0	0	0	465,824,000	0	0	465,824,000	0	1,181,094,000	45,743,000	230,101,000	1,456,938,000	0	5,592,202,000	5,592,202,000	13,712,367,000	10,095,697,000	465,824,000
0	0	0	11,303,000	0	0	11,303,000	0	1,699,319,000	529,581,000	443,945,000	2,672,845,000	0	6,577,102,000	6,577,102,000	57,857,130,000	49,297,279,000	11,303,000
0	0	0	31,600,000	0	0	31,600,000	0	1,701,296,000	328,661,000	5,496,000	2,035,453,000	0	3,425,849,000	3,425,849,000	14,894,672,000	12,123,030,000	31,600,000
0	0	0	27,669,000	0	0	27,669,000	0	376,180,000	95,279,000	84,095,000	555,554,000	0	70,975,000	70,975,000	2,148,244,000	1,565,021,000	27,669,000
0	0	0	0	0	7,112,000	7,112,000	397,680,000	4,563,699,000	1,397,558,000	383,686,000	6,742,623,000	0	720,314,000	720,314,000	35,222,191,000	8,648,183,000	7,112,000
0	0	0	204,495,000	0	0	204,495,000	0	2,261,815,000	531,239,000	62,323,000	2,855,377,000	0	4,922,121,000	4,922,121,000	14,240,345,000	10,656,934,000	204,495,000
788,209,000	0	0	63,665,000	0	0	851,874,000	0	15,883,296,000	661,101,000	1,758,664,000	18,303,061,000	0	13,046,165,000	13,046,165,000	100,584,648,000	77,671,791,000	851,874,000
0	0	0	261,581,000	0	0	261,581,000	0	4,838,653,000	887,961,000	1,654,514,000	7,381,128,000	0	6,924,486,000	6,924,486,000	34,263,778,000	24,276,371,000	261,581,000
0	0	0	0	0	0	0	13,966,875,859	0	151,561,000	2,481,295,083	16,599,731,942	0	297,388,758	297,388,758	67,122,871,570	47,416,653,949	0
0	0	0	256,558,000	0	0	256,558,000	0	552,130,000	201,152,000	96,938,000	850,220,000	0	1,565,678,000	1,565,678,000	22,214,614,000	18,497,506,000	256,558,000
0	0	0	0	0	0	0	0	530,644,000	130,777,000	264,288,000	925,709,000	0	5,868,518,000	5,868,518,000	12,302,547,000	9,634,158,000	0
788,209,000	0	0	1,322,695,000	0	7,112,000	2,118,016,000	14,364,555,859	33,588,126,000	4,960,613,000	7,465,345,083	60,378,639,942	0	49,010,798,758	49,010,798,758	374,563,407,570	269,882,623,949	2,118,016,000
-	-	-	5,274,202,000	-	-	5,274,202,000	-	335,935,000	1,214,437,000	1,383,416,000	2,933,788,000	-	3,303,155,000	3,303,155,000	24,884,501,000.00	16,061,439,000	5,274,202,000
-	-	-	-	-	-	-	-	-	50,272,000	57,288,000	107,560,000	-	737,239,000	737,239,000	18,680,908,000	17,555,527,000	0
-	-	-	5,274,202,000	-	-	5,274,202,000	-	335,935,000	1,264,709,000	1,440,704,000	3,041,348,000	-	-	-	-	29,576,572,000	5,274,202,000
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
788,209,000	-	-	6,596,897,000	-	7,112,000	7,392,218,000	14,364,555,859	33,924,061,000	6,225,322,000	8,906,049,083	63,419,987,942	-	53,051,192,758	53,051,192,758	418,128,816,570	299,459,195,949	7,392,218,000

NUMBER OF RETURNS EXTRACTED

2014 ANNUAL COMPOSITE AND RE-INSURANCE B/SHEET - LIABILITES

S/NO	NAMES OF COY	ISSUED & PAID UP	SHARE PREM. A/C	RESERVES			CURRENT LIABILITIES				
				CONTINGENCY RESERV.	CAPITAL RESERV.	OTHER RESERV.	SUB. TOTAL	AMT. DUE TO INSURANCE	AMT. DUE TO REINS.	DUE TO AGENTS & BRO	AMT. DUE TO POLICY HOLDERS
1	NSIA INSURANCE PL adic	4,567,360,000.00	1,692,703,000.00	987,108,000.00	-	1,978,953,000.00	9,226,124,000.00	-	-	-	-
2	AIICO INSURANCE PLC	3,465,102,000.00	2,824,389,000.00	2,993,584,000.00	-	2,351,654,000.00	11,634,729,000.00	-	-	-	-
3	CORNERSTONE INSURANCE PLC	4,410,005,000.00	1,947,166,000.00	1,348,770,000.00	-	450,873,000.00	8,156,814,000.00	-	-	-	-
4	GOLDLINK INS PLC	2,274,974,000.00	2,663,798,000.00	1,482,547,000.00	-	10,323,155,000.00	3,901,836,000.00	-	-	-	-
5	GREAT NIG INS PLC						-	-	-	-	-
6	MANSARD INSURANCE PLC	5,250,000,000.00	4,443,453,000.00	2,344,505,000.00	-	2,009,637,000.00	14,047,595,000.00	-	-	-	-
7	INDUSTRIAL & GEN INS PLC	7,115,619,000.00	8,530,781,000.00	2,327,322,000.00	4,025,189,000.00	6,704,405,000.00	15,294,506,000.00	-	-	-	8,821,000.00
8	LASACO ASSURANCE PLC	3,667,172,000.00	940,612,000.00	990,404,000.00	-	819,906,000.00	6,418,094,000.00	-	-	-	-
9	LEADWAY ASSURANCE CO LTD	4,389,798,000.00	387,826,000.00	2,646,251,000.00	-	8,538,925,000.00	15,962,800,000.00	-	-	-	-
10	NICON INSURANCE PLC	3,805,130,000.00	14,678,204,333.00	2,840,125,407.00	-	4,241,462,509.00	25,564,922,249.00	2,177,066,098.00	-	-	14,875,431.00
11	NIGER INSURANCE PLC	3,869,747,000.00	791,491,000.00	1,531,431,000.00	-	1,752,978,000.00	7,945,647,000.00	-	-	-	-
12	UNION ASS CO LTD	3,757,549,000.00	4,532,510,000.00	859,309,000.00	-	3,856,644,000.00	5,292,724,000.00	-	-	-	-
	Sub-Total (Ins. Cos only)	46,572,456,000.00	43,432,933,333.00	20,351,356,407.00	4,025,189,000.00	1,260,184,509.00	115,642,119,249.00	2,177,066,098.00	-	-	23,696,431.00
1	CONTINENTAL REINSURANCE PLC	5,186,372,000.00	3,915,451,000.00	2,705,666,000.00	-	1,819,170,000.00	13,626,659,000.00	-	-	-	-
2	NIGERIA REINSURANCE CORP	3,387,908,000.00	5,515,739,000.00	1,796,310,000.00	-	7,087,587,000.00	17,787,544,000.00	-	-	-	-
	Sub-Total (Reins. only)	8,574,280,000.00	9,431,190,000.00	4,501,976,000.00	-	8,906,757,000.00	31,414,203,000.00	-	-	-	-
	Grand Total (Ins. Co + Reins co.)	55,146,736,000.00	52,864,123,333.00	24,853,332,407.00	4,025,189,000.00	10,166,941,509.00	147,056,322,249.00	2,177,066,098.00	-	-	23,696,431.00

3S							SHORT TERM BORROWING			LONG TERM BORROWING		
AMT. DUE TO RELATED COMPANIES	OTHER CREDITORS	SUB TOTAL	INS. FUNDS	O/S CLAIMS	D/ADMIN FUNDS	SUB. TOTAL	SECURED	UNSECURED	SUB. TOTAL	SECURED	UNSECURED	TAXATION
-	890,101,000.00	890,101,000.00	2,965,289,000.00	-	-	2,965,289,000.00	-	-	-	-	-	347,549,000.00
-	4,043,652,000.00	4,043,652,000.00	35,029,115,000.00	-	-	35,029,115,000.00	-	-	-	-	-	492,279,000.00
-	918,935,000.00	918,935,000.00	1,322,472,000.00	-	-	1,322,472,000.00	-	-	-	-	-	87,199,000.00
-	359,285,000.00	359,285,000.00	3,645,171,000.00	-	-	3,645,171,000.00	-	-	-	-	-	290,901,000.00
-	-	-	-	-	-	-	-	-	-	-	-	-
-	4,096,884,000.00	4,096,884,000.00	11,034,635,000.00	-	-	11,034,635,000.00	-	-	-	-	-	129,752,000.00
1,388,349,000.00	1,397,170,000.00	2,794,340,000.00	9,885,306,000.00	-	-	9,885,306,000.00	-	-	-	1,420,520,000.00	-	1,913,297,000.00
-	679,676,000.00	679,676,000.00	1,072,373,000.00	-	-	1,072,373,000.00	-	-	-	-	-	84,304,000.00
-	8,313,662,000.00	8,313,662,000.00	62,024,023,000.00	-	-	62,024,023,000.00	-	-	-	-	-	672,859,000.00
446,037,959.00	2,519,881,504.00	5,157,860,992.00	3,520,260,142.00	2,769,659,035.00	16,147,986,965.00	22,437,906,142.00	-	-	-	-	-	89,142,467.00
-	683,486,000.00	683,486,000.00	7,811,047,000.00	-	3,012,445,000.00	10,823,492,000.00	-	-	-	-	-	246,116,000.00
-	1,262,222,000.00	1,262,222,000.00	4,058,294,000.00	-	-	4,058,294,000.00	-	-	-	-	-	211,112,000.00
1,834,386,959.00	25,164,954,504.00	29,200,103,992.00	142,367,985,142.00	2,769,659,035.00	19,160,431,965.00	164,298,076,142.00	-	-	-	1,420,520,000.00	-	4,564,510,467.00
-	1,175,735,000.00	1,175,735,000.00	9,004,306,000.00	-	-	9,004,306,000.00	-	-	-	-	-	391,277,000.00
-	85,214,000.00	85,214,000.00	664,969,000.00	-	-	664,969,000.00	-	-	-	-	-	8,107,000.00
-	-	-	-	-	-	-	-	-	-	-	-	-
-	1,260,949,000.00	1,260,949,000.00	9,669,275,000.00	-	-	9,669,275,000.00	-	-	-	-	-	399,384,000.00
1,834,386,959.00	26,425,903,504.00	30,461,052,992.00	152,037,260,142.00	2,769,659,035.00	19,160,431,965.00	173,967,351,142.00	-	-	-	1,420,520,000.00	-	4,963,894,467.00

SUB. TOTAL	OTHER LIABILITIES	BAL. OF PRO&LOSS APP. A/C	TOTAL LIABILITIES
347,549,000.00	283,304,000.00	-	13,712,367,000.00
492,279,000.00	6,657,355,000.00	-	57,857,130,000.00
87,199,000.00	4,409,252,000.00	-	14,894,672,000.00
290,901,000.00	1,754,723,000.00	-	2,148,244,000.00
-			-
129,752,000.00	4,954,912,000.00	-	34,263,778,000.00
3,333,817,000.00	5,311,392,000.00	-	35,222,191,000.00
84,304,000.00	5,985,898,000.00	-	14,240,345,000.00
672,859,000.00	13,611,304,000.00	-	100,584,648,000.00
89,142,467.00	13,873,039,720.00	-	67,122,871,570.00
246,116,000.00	2,515,873,000.00	-	22,214,614,000.00
211,112,000.00	1,478,195,000.00	-	12,302,547,000.00
5,985,030,467.00	60,835,247,720.00	-	374,563,407,570.00
391,277,000.00	686,524,000.00	-	24,884,501,000.00
8,107,000.00	135,074,000.00	-	18,680,908,000.00
-			-
399,384,000.00	821,598,000.00	-	43,565,409,000.00
6,384,414,467.00	61,656,845,720.00	-	418,128,816,570.00

2014 MARKET RATIO ANALYSIS FOR COMPOSITE INSURANCE COMPANIES

NAME OF COMPANIES	Total Assets	O/S Premium	O/S Premium on Assets	Total Investment	Investment on assets(%)	Equity	Total Capital	Net Premium	Capital Adequacy		Total Reserve	Treserves/Tcapital (%)	Assets
									NP/Capital	Cap/Tassets(%)			Quality
													Equities/Tassets(%)
1 NSIA INSURANCE(adic)	13,712,367,000	465,824,000	3.4	10,095,697,000	73.6	9,226,124,000	6,260,063,000	3,486,023,000	55.7	45.7	2,966,061,000	47.4	67.3
2 AIICO INSURANCE PLC	57,857,130,000	11,303,000	0.0	49,297,279,000	85.2	11,634,729,000	6,289,491,000	15,847,749,000	252.0	10.9	5,345,238,000	85.0	20.1
3 CORNERSTONE INSURANCE PLC	14,894,672,000	31,600,000	0.2	12,123,030,000	81.4	8,156,814,000	6,357,171,000	3,300,178,000	51.9	42.7	1,799,643,000	28.3	54.8
4 GOLDLINK INS CO LTD	2,148,244,000	27,669,000	1.3	1,565,021,000	72.9	-3,901,836,000	4,938,772,000	2,255,652,000	45.7	229.9	-8,840,608,000	-179.0	-181.6
5 GREAT NIG INS PLC	-	-	-	-	-	-	-	-	-	-	-	-	-
6 INDUATRIAL & GEN INS PLC	35,222,191,000	7,112,000	0.0	8,648,183,000	24.6	14,047,595,000	9,693,453,000	3,636,998,000	37.5	27.5	4,354,142,000	44.9	39.9
7 LASACO ASSURANCE PLC	14,240,345,000	204,495,000	1.4	10,656,934,000	74.8	15,294,506,000	15,646,400,000	3,151,034,000	20.1	109.9	-351,894,000	-2.2	107.4
8 LEADWAY ASSURANCE CO LTD	100,584,648,000	851,874,000	0.8	77,671,791,000	77.2	6,418,094,000	4,607,784,000	26,798,249,000	581.6	4.6	1,810,310,000	39.3	6.4
9 MANSARD INSURANCE PLC	34,263,778,000	261,581,000	0.8	24,276,371,000	70.9	15,962,800,000	4,777,624,000	8,030,217,000	168.1	13.9	11,185,176,000	234.1	46.6
10 NICON INSURANCE PLC	33,209,856,481	-	0.0	17,845,881,712	53.7	22,408,023,202	9,991,667,000	978,528,651	9.8	30.1	12,416,356,202	124.3	67.5
11 NIGER INSURANCE PLC	5,950,910,000	140,379,000	2.4	4,388,335,000	73.7	3,638,475,000	3,579,584,000	10,320,676,000	288.3	60.2	58,891,000	1.6	61.1
12 UNION ASS CO LTD	12,302,547,000	-	0.0	9,634,158,000	78.3	5,292,724,000	8,290,059,000	3,086,315,000	37.2	67.4	-2,997,335,000	-36.2	43.0
Sub-Total (Ins. Cos only)	324,386,688,481	2,001,837,000	0.6	226,202,680,712	69.7	108,178,048,202	80,432,068,000	80,891,619,651	100.6	24.8	27,745,980,202	34.5	33.3
1 CONTINENTAL RE INS PLC	24,884,501,000	5,274,202,000	21.2	16,061,439,000	64.5	13,626,659,000	9,101,823,000	9,918,368,000	109.0	36.6	4,524,836,000	49.7	54.8
2 NIG REINSURANCE CORP	18,680,908,000	-	0.0	17,555,527,000	94.0	17,787,544,000	8,903,647,000	602,036,000	6.8	47.7	8,883,897,000	99.8	95.2
Sub-Total (Reins. Co. only)	43,565,409,000	5,274,202,000	12.1	29,576,572,000	67.9	31,414,203,000	18,005,470,000	10,520,404,000	58.4	41.3	13,408,733,000	74.5	72.1
Grand Total (Ins cos. + Reins.)	367,952,097,481	7,276,039,000	2.0	255,779,252,712	69.5	139,592,251,202	98,437,538,000	91,412,023,651		26.8	41,154,713,202	41.8	37.9