

**2015 SUMMARIZED BALANCE SHEET
FOR GENERAL BUSINESS**

ASSETS	2016 annual
FIXED ASSETS	
REAL ESTATE	103,515,362,395
EQUIPMENT	84,889,196,726.00
GOOD WILL	3,370,690,037.00
OTHERS	-
<i>SUB TOTAL</i>	191,775,249,158.00
DEPOSIT RETAINED (BY CEEDING)-INVESTMENT	
STATUTORY DEPOSIT	16,334,652,000.00
GOVT. BONDS	-
LISTED ORD. SHARE	-
SHORT TERM INVESTMENT	229,165,515,934.00
<i>SUB. TOTAL</i>	245,500,167,934.00
OTHER INVESTMENTS	
SHARES IN RELATED COMPANIES	40,176,055,000.00
LOANS TO RELATED COMPANIES	-
OTHERS	-
<i>SUBTOTAL</i>	40,176,055,000.00
CURRENT ASSETS	
AMT. DUE FROM INSURERS	-
AMT. DUE FROM REINSURERS	64,668,362,978.00
INT., DIV., AND RENTS RECEIVABLES	24,335,106,118.00
AGENTS & BROKERS	1,462,671,000.00
SUNDRY DEBTORS	13,297,234,067.00
OTHERS	-
<i>SUB TOTAL</i>	103,763,374,163.00
CASH & BANK BALANCES	
BANK BALANCE	118,333,671,284.00
<i>SUB TOTAL</i>	118,333,671,284.00
TOTAL ASSETS	702,969,289,630.00

LIABILITIES

SHAREHOLDERS FUND & LIABILITIES	2016 annual
ISSUED & PAID UP	161,747,158,000.00
SHARE PREM. A/C	80,329,564,000.00
RESERVES	
CONTINGENCY RESERV.	72,263,540,314.00
CAPITAL RESERV.	-
OTHER RESERV.	7,880,542,491.00
SUB. TOTAL	322,220,804,805.00
CURRENT LIABILITIES	
AMT. DUE TO INSURANCE	-
AMT. DUE TO REINS.	-
AMT. DUE TO AGENTS & BROKERS	29,170,489,062.00
OTHER CREDITORS	47,816,427,601.00
SUB TOTAL	76,986,916,663.00
INS. FUNDS	209,067,552,988.00
D/ADMIN FUUDS	60,660,868,000.00
SUB. TOTAL	269,728,420,988.00
SHORTERM BORROWING	
SECURED	-
SUB. TOTAL	-
LONG TERM BORROWING	
TAXATION	9,842,576,597.00
SUB. TOTAL	9,842,576,597.00
OTHER LIABILITIES	24,190,570,577.00
TOTAL LIABILITIES	702,969,289,630.00

**CONSOLIDATED BALANCE SHEET
FOR LIFE BUSINESS**

ASSETS	2016 (annual)
FIXED ASSETS	
REAL ESTATE	38,763,572,000.00
EQUIPMENT	7,720,100,000.00
GOOD WILL	140,125,000.00
OTHERS	-
<i>SUB TOTAL</i>	46,623,797,000.00
DEPOSIT RETAINED (BY CEEDING)	
STATUTORY DEPOSIT	3,049,700,000.00
GOVT. BONDS	-
LISTED ORD. SHARE	-
SHORT TERM INVESTMENT	208,061,732,000.00
<i>SUB. TOTAL</i>	211,111,432,000.00
OTHER INVESTMENTS	
SHARES IN RELATED COMPANIE	11,296,032,000.00
OTHERS	-
<i>SUBTOTAL</i>	11,296,032,000.00
CURRENT ASSETS	
AMT. DUE FROM INSURERS	-
AMT. DUE FROM REINSURERS	5,590,762,000.00
INT., DIV., AND RENTS RECEIVABLES	5,818,072,000.00
AGENTS & BROKERS	504,016,000.00
SUNDRY DEBTORS	1,999,242,000.00
OTHERS	-
<i>SUB TOTAL</i>	13,912,092,000.00
CASH & BANK BALANCES	
BANK BALANCE	30,963,274,000.00
<i>SUB TOTAL</i>	30,963,274,000.00
TOTAL ASSETS	313,906,627,000.00

LIABILITIES**LIABILITIES**

ISSUED & PAID UP	29,917,952,000.00
SHARE PREM. A/C	19,361,231,000.00

RESERVES

CONTINGENCY RESERV.	6,093,572,000.00
CAPITAL RESERV.	-
OTHER RESERV.	- 1,310,092,000.00

SUB. TOTAL **54,062,663,000.00**

CURRENT LIABILITIES

AMT. DUE TO INSURANCE	-
AMT. DUE TO REINS.	-
AMT. DUE TO AGENTS & BROKER	1,758,433,000.00
AMT. DUE TO POLICY HOLDERS	-
OTHER CREDITORS	8,096,523,000.00

SUB TOTAL **9,854,956,000.00**

INS. FUNDS **81,332,914,000.00**

D/ADMIN FUNDS **66,271,170,000.00**

SUB. TOTAL **147,604,084,000.00**

SHORTERM BORROWING

SECURED -

SUB. TOTAL -

LONG TERM BORROWING

TAXATION 1,399,760,000.00

SUB. TOTAL **1,399,760,000.00**

OTHER LIABILITIES **5,818,482,000.00**

TOTAL LIABILITIES **313,906,627,000.00**

NAME OF COMPANIES	FIXED ASSETS					DEPOSIT RETAINED (BY CURRENCY)					OTHER INVESTMENTS			CURRENT ASSETS (S-O-S PREMIUM DUE FORM)							Total	OUTSTANDING		
	REAL ESTATE	EQUIPMENT	GOOD WILL	OTHERS	SUB-TOTAL	STATUTORY DEPOSIT	GOVT. BONDS	LISTED ORD. SHARE	SHORT TERM INVESTMENT	SUB-TOTAL	SHARES IN RELATED COMPANIES	OTHERS	SUB-TOTAL	OUTSTANDING PREMIUM DUE FORM										
														AMT. DUE FROM INSURERS	AMT. DUE FROM RE-INSURERS	INT. DIV. & BONUSES	AGENTS & BROKERS	SUNDRY DEBITORS	OTHERS	SUB-TOTAL			BANK BALANCE	TOTAL ASSETS
1 AMERICAN ALLIANCE INS CO	6,616,999,000	647,313,000	28,023,000	-	7,552,335,000	200,000,000	-	-	-	200,000,000	3,063,440,000	-	3,063,440,000	-	76,772,000	799,536,000	-	40,268,000	-	856,576,000	6,539,760,000	41,354,796,000	39,822,478,000	78,772,000
2 ALLIANCE & GEN INS CO LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 CAPITAL EXPRESS ASSURANCE	2,497,180,000	746,693,000	17,120,000	-	3,260,993,000	215,000,000,000	-	1,610,114,000	2,025,114,000	3,830,228,000	-	-	3,830,228,000	-	375,681,000	39,480,000	47,588,000	39,200,000	561,949,000	440,321,000	6,248,448,000	4,862,816,000	423,249,000	
4 CANTONIAN LIFE ASSURANCE LTD	961,260,000	2,603,944,000	8,165,000	-	3,573,369,000	200,000,000,000	-	17,566,858,000	17,968,227,000	30,000,000,000	-	-	30,000,000,000	-	963,484,000	59,672,000	12,600,000	56,770,000	991,536,000	2,732,095,000	24,460,957,000	21,728,303,000	401,084,000	
5 AXA LIFE PLC	1,001,000,000	174,300,000	-	-	1,175,300,000	200,000,000,000	-	7,841,975,000	8,016,275,000	10,000,000,000	-	-	10,000,000,000	-	392,295,000	39,199,000	19,796,000	15,492,000	467,382,000	3,413,599,000	19,788,938,000	15,369,356,000	4,789,000,000	
6 FBN LIFE ASSURANCE	765,349,000,000	53,566,000,000	-	-	818,915,000,000	200,000,000,000	-	23,314,276,000	23,314,276,000	4,100,873,000,000	-	-	4,100,873,000,000	-	71,314,000	481,928,000	2,431,000,000	-	534,676,000	746,260,000	29,395,799,000	28,161,459,000	73,747,000	
7 PAPAY LIFE ASSURANCE PLC	33,243,000	115,519,000	30,000	-	148,792,000	200,000,000,000	-	3,829,599,000	3,829,599,000	10,000,000,000	-	-	10,000,000,000	-	49,143,000	893,848,000	-	98,792,000	1,021,783,000	805,213,000	5,985,246,000	4,669,000,000	69,163,000	
8 MUTUAL BENEFITS LIFE ASS LTD	8,473,790,000	955,381,000	1,601,000	-	9,430,772,000	200,000,000,000	-	18,093,482,000	18,293,463,000	896,981,000	-	-	896,981,000	-	771,668,000	531,688,000	-	357,095,000	1,649,251,000	6,157,691,000	36,176,763,000	34,018,628,000	771,068,000	
9 FELD MUTUAL NG LIFE ASSU CO	174,485,000	305,000	-	-	174,790,000	200,000,000,000	-	1,071,293,000	1,271,088,000	10,000,000,000	-	-	10,000,000,000	-	436,385,000	84,964,000	2,211,000	-	523,660,000	3,784,214,000	5,363,962,000	6,096,162,000	438,268,000	
10 ROYAL INSURANCE POLY LIFE PLC	1,295,750,000	70,947,000	1,579,000	-	1,468,276,000	211,000,000,000	-	3,703,000,000	3,998,000,000	283,217,000	-	-	3,998,000,000	-	479,591,000	59,825,000	39,460,000	48,460,000	1,067,436,000	965,548,000	8,969,731,000	6,056,514,000	698,402,000	
11 STANDARDAU LIFE ASS CO LTD	3,424,049,000	74,565,000	4,240,000	-	3,498,854,000	200,000,000,000	-	1,003,440,000	3,003,440,000	10,000,000,000	-	-	10,000,000,000	-	480,410,000	176,627,000	78,773,000	31,025,000	767,835,000	3,774,400,000	4,481,730,000	2,862,843,000	669,129,000	
12 FBA MUTUAL LIFE	162,760,000	1,379,000	-	-	1,541,700,000	200,000,000,000	-	4,489,403,000	4,489,403,000	10,000,000,000	-	-	10,000,000,000	-	720,074,000	119,928,000	-	-	840,002,000	1,183,503,000	4,794,037,000	4,872,000,000	250,074,000	
13 INSK INSURANCE PLC	2,463,724,000	634,000	-	-	2,464,358,000	19,700,000,000	-	1,965,583,000	1,610,283,000	10,000,000,000	-	-	10,000,000,000	-	1,036,000	66,383,000	-	-	1,103,383,000	3,130,000,000	4,173,243,000	4,154,188,000	1,038,000	
14 CENTELLE INS CO LTD	-	32,449,000,000	19,797,000,000	-	52,246,000,000	200,000,000,000	-	4,962,209,000	5,162,209,000	10,000,000,000	-	-	10,000,000,000	-	1,631,377,000	199,576,000	66,441,000,000	405,540,000,000	2,407,943,000	1,424,444,000	6,147,052,000	6,036,065,000	1,607,818,000	
15 POPPLE LIFE ASSURANCE PLC	-	-	-	-	-	200,000,000,000	-	-	-	10,000,000,000	-	-	10,000,000,000	-	-	-	-	-	-	-	-	-	-	-
Sub-Total (Life Comp only)	27,015,176,000	5,980,641,000	118,627,000	-	33,114,444,000	3,449,700,000,000	-	111,827,059,000	114,237,659,000	8,147,511,000	-	-	8,147,511,000	-	5,252,630,000	3,875,248,000	268,490,000	1,264,730,000	10,091,144,000	26,891,050,000	192,999,708,000	178,189,096,000	5,621,129,000	
1 NSIA INSURANCE Co	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 ABU INSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 COMPENSATION INSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 GOFER INS CO LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 GREAT INS PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 INDUSTRIAL GEN INS PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 LAFAYETTE ASSURANCE CO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 LEADWAY ASSURANCE CO LTD	5,005,196,000	491,971,000	1,488,000	-	5,498,655,000	200,000,000,000	-	30,624,722,000	30,926,722,000	2,953,521,000	-	-	2,953,521,000	-	336,504,000	1,854,914,000	514,600,000	87,680,000,000	3,484,243,000	4,273,661,000	106,853,800,000	104,078,000,000	341,649,000	
9 MANSARU ASSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 NEXUS ASSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 NKEE ASSURANCE PLC	6,723,000,000	1,247,288,000	-	-	7,970,288,000	200,000,000,000	-	5,850,051,000	6,000,051,000	10,000,000,000	-	-	10,000,000,000	-	1,610,000	87,873,000	230,381,000,000	618,832,000,000	936,700,000	96,073,000,000	15,053,117,000	12,869,124,000	232,000,000	
12 PONSIE ASSURANCE PLC	11,748,196,000	1,739,269,000	1,498,000	-	13,488,963,000	400,000,000,000	-	96,473,773,000	96,873,773,000	2,953,521,000	-	-	2,953,521,000	-	338,123,000	1,849,787,000	235,026,000	704,912,000	3,220,948,000	4,369,724,000	120,906,819,000	115,945,214,000	673,649,000	
Sub-Total (Life Reins. Co. only)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 CONTINENTAL RE INS PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 NSI REINSURANCE CORP	-	-	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total (Life Reins. Co. only)	-	-	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	38,243,572,000	7,720,100,000	140,125,000	-	46,623,797,000	3,649,700,000,000	-	208,061,732,000	211,111,432,000	11,296,032,000	-	-	11,296,032,000	-	5,590,762,000	5,818,072,000	824,016,000	1,899,242,000	13,872,090,000	30,963,224,000	313,906,627,000	292,134,310,000	6,094,738,000	

2016 GENERAL BUSINESS MARKET RATIO ANALYSIS - BALANCE SHEET

NAME OF COMPANIES											Assets			
	Total Assets	O/S Premium	O/S Premium on Assets (%)	Total Investment	Total Investment on assets(%)	Total Equity	Total Capital	Net Premium	Capital Adequacy NP/Capital	Capital Adequacy Cap/Tassets(%)	Total Reserve	Treserves/Tcapital (%)	Quality Equities/Tassets(%)	
1 ALLIANCE & GENERAL INS PLC	-	-	-	-	-	0	-	-	-	-	-	-	-	
2 ANCHOR INSURANCE CO LTD	5,781,004,000	228,969,000	4.0	4,037,954,000	69.8	4,749,926,000	2,720,200,000	1,630,346,000	59.9	47.1	2,029,726,000	74.6	82.2	
3 CONSOLIDATED HALLMARK PLC	7,392,512,630	728,415,069	9.9	5,267,276,613	71.3	4,367,000,805	3,000,000,000	3,508,281,776	116.9	40.6	1,367,000,805	45.6	59.1	
4 CUSTODIAN AND ALLIED INS PLC	29,684,634,000	6,069,729,000	20.4	22,841,904,000	76.9	13,818,260,000	3,584,607,000	6,694,698,000	186.8	12.1	10,233,653,000	285.5	46.6	
5 EQUITY ASSURANCE CO PLC	9,571,905,000	870,359,000	9.1	4,465,002,000	46.6	4,921,015,000	8,023,465,000	1,263,319,000	15.7	83.8	-3,102,450,000	-38.7	51.4	
6 FIN INSURANCE PLC	6,099,678,000	267,906,000	4.4	4,303,093,000	70.5	4,985,223,000	3,393,878,000	402,776,000	11.9	55.6	1,591,345,000	46.9	81.7	
7 GUINEA INSURANCE	3,982,125,000	195,823,000	4.9	2,893,834,000	72.7	2,897,745,000	3,407,545,000	611,437,000	17.9	85.6	-509,800,000	-15.0	72.8	
8 INT ENERGY INS CO LTD	8,071,742,000	395,032,000	4.9	5,568,168,000	69.0	-2,121,064,000	1,605,140,000	2,994,867,000	186.6	19.9	-3,726,204,000	-232.1	-26.3	
9 INVESTMENT & ALLIED ASS. CO. PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 KBL INSURANCE LTD phb ins.	4,706,867,000	330,648,000	7.0	4,037,703,000	85.8	3,518,360,000	4,439,031,000	1,167,179,000	26.3	94.3	-920,671,000	-20.7	74.7	
11 LAW UNION AND ROCK INS PLC	8,571,021,000	1,071,113,000	-	6,437,341,000	-	5,029,875,000	3,081,699,000	2,574,377,799	-	-	1,948,176,000	-	-	
12 LINKAGE ASSURANCE PLC	20,332,447,000	802,984,000	3.9	18,055,056,000	88.8	16,533,292,000	4,729,043,000	2,835,882,000	60.0	23.3	11,804,249,000	249.6	81.3	
13 MUTUAL BENEFIT ASS PLC	16,579,092,000	1,160,687,000	7.0	11,139,637,000	67.2	4,810,735,000	4,000,000,000	4,881,376,000	122.0	24.1	810,735,000	20.3	29.0	
14 NEM INSURANCE PLC	14,531,978,000	2,393,138,000	16.5	8,640,437,000	59.5	7,431,967,000	2,912,802,000	8,512,466,000	292.2	20.0	4,519,165,000	155.1	51.1	
15 NIG. AGRIC INS COPR.	9,263,161,000	985,266,000	10.6	7,943,750,000	85.8	7,342,555,000	2,576,670,000	1,505,073,000	58.4	27.8	4,765,885,000	185.0	79.3	
16 FBN INSURANCE LTD	6,062,904,000	839,790,000	13.9	3,608,237,000	59.5	4,104,659,000	4,162,714,000	1,098,433,000	26.4	68.7	-58,055,000	-1.4	67.7	
17 OLD MUTUAL GEN INS CO LTD	7,448,972,000	943,576,000	12.7	6,279,470,000	84.3	3,594,193,000	3,100,000,000	1,417,700,000	45.7	41.6	494,193,000	15.9	48.3	
18 PRESTIGE ASSURANCE PLC	9,689,587,000	1,347,337,000	13.9	6,895,545,000	71.2	6,228,262,000	3,812,815,000	1,467,730,000	38.5	39.3	2,415,447,000	63.4	64.3	
19 REGENCY ALLIANCE INS PLC	6,855,691,000	828,295,000	12.1	4,668,100,000	68.1	4,946,287,000	4,342,346,000	1,891,160,000	43.6	63.3	603,941,000	13.9	72.1	
20 ROYAL EXCHANGE ASS NIG PLC	22,610,442,000	2,237,522,000	9.9	16,540,911,000	73.2	6,987,836,000	5,169,404,000	5,244,301,000	101.4	22.9	1,818,432,000	35.2	30.9	
21 SOVERIGN TRUST INS PLC	9,511,560,000	2,024,872,000	21.3	5,141,488,000	54.1	5,235,428,000	4,287,255,000	3,973,413,000	92.7	45.1	948,173,000	22.1	55.0	
22 STACO INSURANCE PLC	10,150,325,000	1,390,029,000	13.7	5,032,660,000	49.6	3,761,977,000	5,104,708,000	4,312,427,000	84.5	50.3	-1,342,731,000	-26.3	37.1	
23 STANDARD ALLIANCE INS PLC	9,636,834,000	495,711,000	5.1	2,846,085,000	29.5	4,348,780,000	13,664,062,000	2,008,180,000	14.7	141.8	-9,315,282,000	-68.2	45.1	
24 STERLING ASS NIG LTD	5,451,417,000	1,216,783,000	22.3	3,551,618,000	65.2	3,493,877,000	4,120,744,000	2,171,156,000	52.7	75.6	-626,867,000	-15.2	64.1	
25 THE UNIVERSAL INS CO LTD	11,892,063,000	90,303,000	0.8	7,102,651,000	59.7	8,852,126,000	8,825,018,000	492,609,000	5.6	74.2	27,108,000	0.3	74.4	
26 SAHAM UNIFRUST INS CO LTD	11,540,868,000	1,199,347,000	10.4	7,859,659,000	68.1	7,517,001,000	3,300,000,000	1,027,200,000	31.1	28.6	4,217,001,000	127.8	65.1	
27 WAPIC INSURANCE PLC	20,594,061,000	1,647,989,000	8.0	13,516,872,000	65.6	15,033,489,000	12,886,352,000	3,385,055,000	26.3	62.6	2,147,137,000	16.7	73.0	
28 UNITYCAPITAL ASS PLC	11,346,628,000	234,770,000	2.1	7,818,256,000	68.9	10,111,653,000	7,596,933,000	1,561,966,600	20.6	67.0	2,514,720,000	33.1	89.1	
29 ZENITH GEN INS CO LTD	33,322,025,000	3,712,222,000	11.1	27,984,748,000	84.0	21,874,572,000	5,588,423,000	4,815,021,000	86.2	16.8	16,286,149,000	291.4	65.6	
Sub-Total (Non-Life only)	320,681,543,630	33,708,615,069		224,477,455,613		184,375,029,805	133,434,854,000	73,448,430,175			50,940,175,805			
1 NSIA INSURANCE(Indic)	13,147,593,000	1,563,617,000	11.9	8,424,909,000	64.1	9645979000.0	6,260,063,000	1,850,552,000	29.6	47.6	3,385,916,000	54.1	73.4	
2 AIICO INSURANCE PLC	73,912,962,000	2,949,525,000	4.0	62,842,129,000	85.0	7932940000.0	6,289,491,000	4,324,277,000	68.8	8.5	1,643,449,000	26.1	10.7	
3 CORNERSTONE INSURANCE PLC	18,368,248,000	2,298,051,000	12.5	14,589,557,000	79.4	8309515000.0	9,311,920,000	3,429,311,000	36.8	50.7	-1,002,405,000	-10.8	45.2	
4 GOLDFLINK INS CO LTD	1,849,925,000	225,044,000	12.2	619,448,000	33.5	-4245710000.0	3,590,222,000	1,455,912,000	40.6	194.1	-7,835,932,000	-218.3	-229.5	
5 GREAT NIG INS PLC	9,869,237,000	528,425,000	5.4	8,523,693,000	86.4	5425278000.0	5,024,406,000	716,411,000	14.3	50.9	400,872,000	8.0	55.0	
6 INDUSTRIAL & GEN INS PLC	31,700,240,000	2,759,064,000	8.7	22,890,967,000	72.2	7659102000.0	15,646,400,000	1,472,871,000	9.4	49.4	-7,987,298,000	-51.0	24.2	
7 LASACO ASSURANCE PLC	19,298,231,000	2,241,211,000	11.6	15,878,380,000	82.3	7851942000.0	4,607,784,000	633,052,000	13.7	23.9	3,244,158,000	70.4	40.7	
8 LEADWAY ASSURANCE CO LTD	60,467,305,000	11,548,895,000	19.1	44,451,767,000	73.5	20423638000.0	3,527,624,000	9,326,345,000	264.4	5.8	16,896,014,000	479.0	33.8	
9 AXAMANSARD INSURANCE PLC	42,076,526,000	9,450,631,000	22.5	24,726,255,000	58.8	14581792000.0	9,693,453,000	5,709,143,000	58.9	23.0	4,888,339,000	50.4	34.7	
10 NICON INSURANCE PLC	37,502,000,000	-	0.0	22,121,000,000	59.0	14593000000.0	18,483,000,000	892,985,000	4.8	49.3	-3,890,000,000	-21.0	38.9	
11 NIGER INSURANCE PLC	6,827,996,000	812,381,000	11.9	4,893,629,000	71.7	4046522000.0	3,579,584,000	1,797,051,000	50.2	52.4	466,938,000	13.0	59.3	
12 ENSURE INSURANCE PLC	13,567,459,000	1,211,221,000	8.9	11,732,536,000	86.5	6227584000.0	4,622,451,000	1,209,970,000	26.2	34.1	1,605,133,000	34.7	45.9	
Sub-Total (Non-Life Composite Coys)	328,587,722,000	35,588,065,000	129	241,694,270,000	852	102,451,582,000	90,636,398,000	32,817,880,000			11,815,184,000			
1 CONTINENTAL RE INS PLC	33,166,591,000	424,947,000	1.3	21,277,941,000	64.2	15,606,099,000	9,101,823,000	14,106,138,000	155.0	27.4	6,504,276,000	71.5	47.1	
2 NIG REINSURANCE CORP	20,533,433,000	-	0.0	20,075,590,000	97.8	19,788,094,000	8,903,647,000	657,622,000	7.4	43.4	10,884,447,000	122.2	96.4	
Sub-Total (Non-Life Reins. Co. only)	53,700,024,000	424,947,000	1	41,353,531,000	162	35,394,193,000	18,005,470,000	14,763,760,000	162	71	17,388,723,000	194	143	
Grand-Total	702,969,289,630.00	69721627069	130	507,525,256,613	1,014	322,220,804,805	242,076,722,000	121,030,070,175			80,144,082,805			

2016 MARKET RATIO ANALYSIS FOR LIFE BALANCE SHEET.

NAME OF COMPANIES	Capital Adequacy		Total Reserves	Treserves/Tcapital (%)	Assets Quality Equities/Tassets(%)								
	NP/Capital	Cap/Tassets(%)											
	Total Assets	O/S Premium	O/S Premium on Assets (%)	Total Investment	Investment on assets(%)	Equity	Total Capital	Net Premium	NP/Capital	Cap/Tassets(%)	Total Reserve	Treserves/Tcapital (%)	Assets Quality Equities/Tassets(%)
1 AFRICAN ALLIANCE INS CO	41,354,390,000	76772000	0.2	39,822,478,000	96.3	3,602,751,000	24,657,633,000	13,407,299,000	54.4	59.6	-21,054,882,000	-85.4	8.7
2 ALLIANCE & GEN INS CO LTD	-	-	-	-	-	-	-	-	-	-	-	-	-
3 CAPITAL EXPRESS ASSURANCE	6,248,448,000	423,249,000	6.8	4,962,616,000	79.4	2,164,210,000	2,116,595,000	2,402,554,000	113.5	33.9	47,615,000	2.2	34.6
4 CUSTODIAN LIFE ASSURANCE LTD	24,667,057,000	401,084,000	1.6	21,260,393,000	86.2	4,046,023,000	2,184,717,000	11,453,242,000	524.2	8.9	1,861,306,000	85.2	16.4
5 ARM LIFE PLC	12,708,038,000	278,891,000	2.2	12,196,306,000	96.0	2,751,618,000	4,652,440,000	679,190,000	14.6	36.6	-1,900,822,000	-40.9	21.7
6 FBN LIFE ASSURANCE	29,505,399,000	73,747,000	0.2	28,161,409,000	95.4	7,783,583,000	7,267,158,000	154,723,000	2.1	24.6	516,425,000	7.1	26.4
7 WAPIC LIFE ASSURANCE PLC	5,055,265,000	69,143,000	1.4	4,668,093,000	92.3	2,273,520,000	2,700,000,000	9,594,280,000	355.3	53.4	-426,480,000	-15.8	45.0
8 MUTUAL BENEFITS LIFE ASS LTD	36,176,763,000	771,068,000	2.1	34,018,528,000	94.0	5,291,090,000	4,000,000,000	4,066,641,000	101.7	11.1	1,291,090,000	32.3	14.6
9 OLD MUTUAL NIG LIFE ASSU CO	5,763,582,000	438,596,000	7.6	5,056,162,000	87.7	3,351,725,000	5,786,490,000	863,054,000	14.9	100.4	-2,434,765,000	-42.1	58.2
10 ROYAL EXCHANGE PRUD LIFE PLC	7,809,733,000	509,460,000	6.5	6,516,514,000	83.4	1,502,506,000	2,565,833,000	3,190,031,000	124.3	32.9	-1,063,327,000	-41.4	19.2
11 STANDARD ALLI LIFE ASS CO LTD	4,015,701,000	560,191,000	14.0	2,962,843,000	73.8	580,814,000	3,871,656,000	1,640,227,000	42.4	96.4	-3,290,842,000	-85.0	14.5
12 UBA METROPOLITAN	6,376,037,000	220,074,000	3.5	5,872,903,000	92.1	3,943,051,000	3,494,862,000	935044000	88.6	54.8	448,189,000	11.4	-
13 UNIC INSURANCE PLC	4,172,243,000	1,036,000	0.0	4,104,188,000	98.4	587,667,000	2,169,203,000	0	0.0	52.0	-1,581,536,000	-72.9	14.1
14 ZENITH LIFE INS CO LTD	9,147,052,000	1,697,818,000	18.6	6,586,663,000	72.0	4,547,415,000	2,000,000,000	2,706,777,000	135.3	21.9	2,547,415,000	127.4	49.7
15 SPRING LIFE ASSURANCE PLC	-	-	-	-	-	-	-	1,732,263,000	-	-	-	-	-
Sub-Total (Life Coys only)	192,999,708,000	5,521,129,000		176,189,096,000		42,425,973,000	67,466,587,000	52,825,325,000			-25,040,614,000		